Brotherhood
of St Laurence

Working for an Australia free of poverty

Life chances at 16

Life Chances Study stage 8

Janet Taylor and Lucy Nelms
2008

Contents

Acknowledgments

Abbreviations

HILDA	Household, Income and Labour Dynamics in Australian Households
LSAY	Longitudinal Surveys of Australian Youth
TAFE	Technical and Further Education (course)

Summary

The transition young people make from school to work is a major focus of the Brotherhood of St Laurence's current strategic planning, as well as a key policy concern for the state and federal governments. While education is critical to gaining employment, not all young people benefit from an adequate, let alone, 'good' education. It is important that we know which young people miss out, why, and what becomes of them, to inform appropriate policy and service responses.

Stage 8 of the longitudinal Life Chances Study explored the situations of 125 young Australians (75 girls and 50 boys) from diverse backgrounds, their current engagement with school and work and their future plans at the age of 16. The young people and their parents completed short surveys at the end of 2006. The study has followed these young people since their birth in Melbourne in 1990.

Family context

In the context of Australia's economic prosperity, both the changes and the lack of change in family incomes are interesting. The proportion of low-income families has remained fairly similar over the years however there has been a decrease in medium-income families and an increase in high-income families. At 16 years of age, 31 per cent of study participants were living in low-income families, 25 per cent in medium-income families and 44 per cent in higher income families. While some families' low incomes had increased, 73 per cent of the young people whose families had been on low income when they were infants were still in families with low incomes at age 16. This highlights the fact that financial constraints are a long-term phenomenon for these young people, even in quite prosperous times.

Families remain a key context for 16 year olds. Some parents were very positive about their 16 year olds, noting, for example, their motivation, confidence and good friendships. Others reported a range of stresses including family deaths and separations, long hours of parental employment, conflict over parties and homework, injuries, depression, anxiety and learning difficulties. The low-income parents raised particular problems of meeting the costs of living, of education and of social participation for their 16 year olds.

School

The great majority (96 per cent) of the 125 young people who participated in stage 8 of the study were still at school at the end of the year they turned 16. Most were in Year 10, some in Year 11.

Overall the 16 year olds were less engaged with school than they had been as 11 and 12 year olds; for example they were less likely to report that they looked forward to school, got on well with their teachers or did their homework on time. High engagement with school was associated with high self-rated school achievement, with positive family relationships and with high family income. Conversely, low school engagement was associated with low self-rated school achievement, negative family relationship and high risk behaviours.

Work

The 16 year olds were asked about their employment experience. Some 40 per cent were working part-time when surveyed, 33 per cent had had some paid work in the past, while 19 per cent had never had paid work and the remainder (8 per cent) did not specify their work experience. None of those who had left school had paid work when surveyed.

Young people in medium and high-income families were more likely to be currently employed than those in low-income families, although those in low-income families were working longer hours. Those with low school achievement were more likely to be working than those who saw their school achievement as better than their peers. The implications of part-time employment for students warrant further research.

Future plans

Completing Year 12 has become the norm for young Australians, with the retention rate to Year 12 in 2006 being 75 per cent. In this study most (92 per cent) were planning to finish Year 12 and most of these planned also to go on to further study. Some were unsure about future training and some mentioned a number of options. Overall, 70 per cent mentioned plans to go to university, 18 per cent to TAFE, 16 per cent to do an apprenticeship and 6 per cent planned to work but not study.

Planning to go to university was associated for these 16 year olds with high family income, parents having tertiary education, high self-rated school achievement, high school engagement, being in a two-parent family, being a girl, high wellbeing and low risk behaviour. In contrast, those planning TAFE or apprenticeships were likely to have low school engagement and low self-rated school achievement. Nonetheless, of the low-income 16 year olds, 84 per cent planned to finish Year 12 and 54 per cent had plans to go to university. Even among the young people who rated their school achievement as low, 40 per cent reported planning to go to university. Some 23 per cent of young people from low-income families worried that costs of university or further training would be a problem for them.

Early school leavers

The five 16 year olds who had already left school had all had low engagement with school before they left, most but not all were from low-income families and most but not all had had learning difficulties. While some had tried further study or work since leaving school, none was employed or studying when surveyed. Though a small number, they illustrate different aspects of early school leaving. They suggest some types for whom different resources and supports need to be available: for example, the boy with a long history of attention and behaviour problems at school, who struggles academically; the boy who achieves reasonably well, but truants and is in conflict with his teachers; and the girl who drifts out of school because of changes in her family situation.

Discussion and conclusions

Which 16 year olds are missing out on education and why? The study confirms both the continuity and layering of disadvantage, but also the diversity of experiences and outcomes within socioeconomic groups. The 16 year olds from low-income families with parents with limited education are more likely than their more affluent peers to leave school early and less likely to plan university careers. The differences raise the question of how, as a society, we can provide opportunities for the young people whose parents are less affluent, to compensate for what the parents cannot provide.

The study calls for greater investment in the education and support of students who are struggling academically or have challenging behaviours. Greater investment in these young people before they leave school is likely not only to improve their individual life chances but also to benefit their peers at school. Assistance with training pathways beyond school is also critical.

State and federal governments have developed a number of transition programs for students. Nonetheless, the findings suggest that schools need to be better resourced:
- to provide teaching supports and approaches to more effectively meet the needs of students who are struggling with learning and/or with social difficulties
- to improve pathways to vocational training
- to work with disadvantaged parents around their children's future planning
- to identify and support students at risk of early school leaving.

Given the key role education plays as a pathway to employment, as well as its impact on young people's wellbeing, the findings of this stage of the Life Chances Study provide an important reminder of the need for more effective support for young people from low-income backgrounds and others who are likely to become early school leavers.

Introduction

In general young Australians are well educated and healthy, but there are considerable and seemingly persistent inequalities among particular groups, with those from low-income families generally faring less well than their more affluent peers (AIHW 2007, p.28). Education leading to employment, 'a good job', is typically seen as the pathway out of low income and inequality. The transition young people make from school to work is a major focus of the Brotherhood of St Laurence's current strategic planning, as well as a key policy concern for state and federal governments.

While education is critical to gaining employment, not all young people get an adequate, let alone 'good', education. It is important to know which young people miss out, why, and what becomes of them.

This report presents the findings of stage 8 of the longitudinal Life Chances Study and examines the situations of 125 young Australians from diverse backgrounds, their current engagement with school and work and their future plans at the age of 16.

The wider context

Recent publications giving an overview of the situation of young Australians include *The Brotherhood's Social Barometer: challenges facing Australian youth* (Boese & Scutella 2006), the Dusseldorp Skills Forum report *How young people are faring* (Long 2006) and *Young Australians: their health and wellbeing 2007* (AIHW 2007), and also, at the state level, *The state of Victoria's children report* (DHS 2006). The Longitudinal Surveys of Australian Youth (Penman 2004) provide a wealth of information about the educational and employment pathways of young people. Some of their findings and those of other recent research about young people are outlined below.

Education and employment

Completing Year 12 has become the norm for young Australians, with the apparent retention rate to Year 12 in 2006 being 75% (AIHW 2007, p.119), more than double the 35% retention rate of 25 years before. However there are marked gender differences in the Year 12 retention (69% for males, 81% for females), as well as differences based on location (for example, it is higher in metropolitan than regional or remote areas) and socioeconomic background.

The Victorian Government has set a target that, by 2010, 90% of young people will complete Year 12 or its vocational equivalent (certificate II or above) (DHS 2006). The importance of completing Year 12 is highlighted by the Victorian 'On Track' survey which was completed by some 70% of school leavers (Years 10 to 12). This found early school leavers in 2005 four and a half times more likely than those who completed Year 12 to be unemployed (Teese et al. 2006 cited in DHS 2006, p. 66).

In international comparisons, OECD figures show young Australians generally rank highly in terms of literacy and numeracy, but that there is a large variation among Australian students (OECD 2006) suggesting the education system may not be meeting the needs of more disadvantaged students as well as it might.

Australian figures for 2006 show nearly 70% of 15 to 19 year olds are studying full-time (Long 2006, p.viii) (see Table 1). Another 15% are in full-time employment. More females are studying than males, and twice as many males are working as females. The 15% not in full-time work or study are generally seen as those 'at risk'—these include those in only part-time work, unemployed or not in the labour force (however some of these will be travelling, doing voluntary work, being carers, raising children). There are some 200,000 young people aged 15 to 19 in neither full-time work nor full-time study.

Table 1 Education and employment of 15–19 year olds, Australia 2006

15–19 year olds		
Full-time education only	41.3%	
Full-time education plus employment	28.0%	
Total in full- time education		*69.3%*
Full-time employment only	10.1%	
Full-time employment plus part-time study	5.4%	
Total in full-time work		*15.5%*
Part-time employment and/or part-time study	7.6%	
Not in education or employment	7.7%	
Total not in full-time work or study		*15.3%*
Total		*100%*

Source: ABS data in AIHW 2007, p.123

While education is seen as a key factor in young people's future employment and income, it can also influence other aspects of life. For example, Australian health surveys show those with higher education report fewer illnesses and better mental health than those without post-school qualifications (AIHW 2007, p. 118). Of course, poor health can also affect educational outcomes.

Students' engagement with school has some influence on their future plans and post-school education (Bond et al. 2007; Khoo & Ainley 2005) although the relationship can be complex. Bond et al. also identify that school and social connectedness are important for health and learning outcomes. Definitions of school engagement vary in different studies. In a major review of the school engagement literature three components of engagement—behavioural, emotional and cognitive—were identified (Fredricks, Blumenfield & Paris 2004). Large-scale studies of Australian students have shown lower school engagement among students from lower socioeconomic status families (Fullarton 2002; Willms 2003).

Post-school plans

As young people progress through school, their focus on their future directions becomes more critical. Recent Australian studies indicate the large range of factors that influence young people's education and career aspirations. These include general background factors such as socioeconomic status, gender, parental education, neighbourhood and the number of books in the home (Beavis et al. 2004; Jensen 2002). Other factors include attitudes to school (Khoo & Ainley 2005), academic ability or achievement (Beavis et al. 2004; Khoo & Ainley 2005), vocational aspiration and attitude to lifelong learning (Beavis et al. 2004).

Interestingly, while these Australian studies do not identify peers as important in the development of education and career aspirations, international research has found peer influence important factor, for example in determining the viability of career choices (Brooks 2003).

While there is some distance between an aspiration and an outcome, the importance of aspirations and plans in actual realisation has been demonstrated in longitudinal studies. For example, data from the Longitudinal Surveys of Australian Youth (LSAY) show how plans shaped comparatively early in secondary school are strong predictors of subsequent attainment: 87% of those who indicated at Year 9 that they planned to proceed to Year 12 did so (Khoo & Ainley 2005, p.11). Further, the existence of a plan can aid commencement of further education/training or work, even if plans change (Murray & Beavis 2005).

Data from the Victorian Government 'On Track' survey indicate the number of young people making the transition to university increased to 47% in 2007, while numbers going to TAFE or vocational training decreased (for the third year running). The post-school paths of 2006 school leavers in Victoria were:

- university 47%

- TAFE/VET 19%

- employment 14%
- deferred study 9%
- apprenticeship 8%
- looking for work 3% (Smith 2007).

While the proportion of school leavers entering university has increased over the long term, the number of places available in Victorian universities has decreased since 2000 and the number of Year 12 students who have applied for these places has increased resulting in heightened competition for university entry. Access is quite limited for students from government schools, especially those located in middle and outer metropolitan Melbourne (Edwards, Birrell & Smith 2005).

In Australia overall, the proportion of young people attending university dropped between 2001 and 2005, in particular for the 18 and 19-year-oldage groups (Birrell, Edwards & Dobson 2007, p.72).

Paid work

Engagement in paid work while still at school provides a means for young people to prepare themselves for working life by exposing them to different working modes and types of work they may or may not want to engage in post school (Billet 2006). While we assume young people will eventually get employment, there are questions about how combining study and paid work can work best for young people and also about whether any job is better than no job. Satisfactory employment is said to provide young people not only with a source of income but also with a sense of control, self-confidence and social contact (Pocock 2006). On the other hand, unemployment, insecure employment and poor working conditions have all been associated with low self-esteem, depression and mental health problems in young people (AIHW 2007; Morell, Taylor & Kerr 1998).

As Table 1 shows, the most common employment situation for 15–19 year olds is to be in full-time education and part-time work (28%), with some 15% in full-time work and another 6% in part-time work only (AIHW 2007, p.123). In 2005 66% of employed 15–19 year olds were casual employees (with no entitlements to paid holiday or sick leave) (AIHW 2007, p.123). Full-time jobs for teenagers in Australia have declined by 14,000 since 1995 (Long 2006, p.ix).

The Longitudinal Surveys of Australian Youth found that part-time work during high school reduced the likelihood of completing Year 12 if long hours were worked, but it also increased the likelihood of early school leavers gaining an apprenticeship or traineeship rather than being unemployed (Vickers, Lamb & Hinkley 2003). Working more than five hours a week increased the likelihood of leaving school before the end of Year 12; and the more hours worked, the more likely this was, especially for males.

The proportion of students working in Australia is increasing and is higher than the OECD average (Pocock 2006). Pocock notes that young working people perform a dual role in the changing product and service industries: they provide services (and receive low junior rates of pay), while simultaneously fuelling sales of these services through their own consumption (2006).

Adequacy of youth income

While work is typically seen as a way out of poverty, youth wages are generally very low and, without support from family, do not necessarily provide a living wage. However, for young people living with their parents their employment income can enable them to purchase a range of desired consumer goods as well as providing spending money for social outings with friends. For some in low-income families, their wage is an important addition to the family income to meet basic household expenses.

Calculating rates of youth poverty is complicated by assumptions about the extent to which household income is shared in the family. One analysis suggested that from 1990 to 2000

consistently around 16% of young people had incomes below the poverty line (half mean income line) (Harding, Lloyd & Greenwell 2001).

In 2005, the mean *weekly* earnings for 15–19 year olds in full-time work was $444 ($23,000 p.a.), and in part-time work was $136 ($7072 p.a.) (AIHW 2007, p.127). Parents are another source of income for young people. Analysis of Household, Income and Labour Dynamics in Australia (HILDA) 2004 survey data showed 41% of 15–17 year olds received a regular allowance from their parents and this represented a mean *annual* income of $463 (AIHW 2007, p.126).

The main source of Centrelink income support for young people is Youth Allowance, paid to full-time students and to job seekers. This payment is means-tested to take into account their own and their parents' income as well as parental assets. The basic rate of Youth Allowance in 2006 (last quarter) for 16 and 17 year olds at home was $183.20 per fortnight and for those away from home $334.70 per fortnight (the latter representing $8,700 per year). In 2006 16% of 15–19 year olds received Youth Allowance (AIHW 2007, p. 128).

The Life Chances Study

The Life Chances Study is a longitudinal study commenced by the Brotherhood of St Laurence in 1990 in order to explore the impacts of family income and related factors for children over time. The study began with 167 children born in inner Melbourne in 1990. It was designed as a population study of two inner municipalities selected because of their very diverse populations. With the assistance of the Maternal and Child Health Service, the study aimed to contact all mothers with babies born in the two municipalities in selected months (Gilley 1993). The families who participated in the study were representative of the selected areas in terms of their diversity and included both low and high-income families, and a range of educational and of ethnic backgrounds, including recent refugees.

The families have now participated in eight stages of the study since 1990 and we have maintained contact with most families, including the many who moved away from the original inner area.

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

Longitudinal data from birth to 16 years of age have been collected as follows:

Stage 1 1990	167 children	aged 6 months
Stage 2 1992	160	aged 18 months
Stage 3 1993	161	aged 2 and 3 years
Stage 4 1995	149	aged 4 and 5 years
Stage 5 1996	148	aged 6 years
Stage 6 2002	142	aged 11 and 12 years
Stage 7 2005	41 (selected)	aged 15
Stage 8 2006	125	aged 16

The early stages of the study were based on interviews with the parents. When the children were 11 and 12 (stage 6), their own views were sought through the About Myself survey and in interviews. The findings for 142 children in stage 6 are reported in *Eleven plus* (Taylor & Fraser 2003).

At that time, we found a strong persistence of low income: of the children who had been born into families on low incomes, three-quarters were still in families on low incomes as 11 and 12 year olds. The families who remained on low incomes included a high proportion of sole parents, parents with limited formal education, limited English skills, unemployment, health problems and larger families. These characteristics, particularly in combination, made it difficult for families to move out of the low-income category.

At the end of 2005 we interviewed 41 selected 15 year olds and also their parents (stage 7) to explore their engagement with school at this stage and the transitions they were making (Taylor & Nelms 2006). These included all (33) those who had grown up on persistent low incomes, and eight who had grown up in high-income families.

Stage 8

Aims and objectives

For stage 8, at the end of 2006 when the young people had turned 16, we again contacted all the families in the study to see how they were approaching the important school-to-work transition.

The main objective of stage 8 was to ascertain the 16 year olds' current school engagement, work experience and future plans and to identify the early school leavers. A second objective was to maintain contact with the families for future stages.

Research questions included:
* Which young people have left school early and which are still at school?
* What are the links to the workforce of those who have left and those still at school?
* How are the 16 year olds developing their future plans?
* What are the pathways for those who have left school?

Stage 8 method

The main source of data for stage 8 was a postal survey to parents and the 16 year olds. Young people completed the four-page About Myself questionnaire which contained items that had also been used in stages 6 and 7. It included questions about school, family, friends, health and wellbeing as well as about work and future plans. This was completed by the young people themselves as a postal survey or in a follow-up phone interview. For fuller details of the data collection, see Appendix A. The young people were paid $10 for completing the survey.

We received completed surveys from 125 of the 16 year olds. We had some contact with families of all 142 young people who had been in stage 6 as 11 and 12 year olds; however not all participated at stage 8.

We received information from most of the parents, although ten either chose not to participate in this stage or had not returned their survey by the cut-off date.

The About Myself surveys and parent information were entered and analysed in SPSS. School engagement and other scores were developed from these items (see Appendix B).

Family income has been one of the main variables used for analysis across the stages of the Life Chances Study and changes in family income have been a focus. Family income was assessed in the three categories—low, medium and high—used in earlier stages updated by the Consumer Price Index. Income levels take into account family size and labour force status (see Appendix A for fuller discussion).

As an example of income level at stage 8, for a two-parent family with two teenage children with some parental employment:

- low income – a net income below $682 per week

- medium income – a net income above $682 and below $1223 per week

- high income – a net income above $1223 per week.

These cut-off figures suggest a degree of accuracy about income estimation that was not always present in the data received. In completing the short postal questionnaire, some parents did not give their income details and so some incomes were estimates based on information about current employment and previous incomes. Similarly, classifying sole parent or two-parent families was not always simple, with some families in transition to repartnering.

Findings

This section provides an overview of the 16 year olds' situation in terms of school and family context. School engagement, engagement with work and future planning are then discussed in more detail and finally the situation of the early school leavers is explored.

Introducing the 16 year olds

There were 75 girls and 50 boys, all of whom turned 16 during the year.

The 125 young people were from a range of ethnic backgrounds. While 57% had both parents born in Australia, 22% had both parents born in a non-English speaking birthplace (the largest group had come from Vietnam, followed by Turkey, Laos, Hong Kong and Lebanon) The remaining 21% had parents from a mixture of backgrounds.

School

There were 120 (96%) of the 125 young people who participated in stage 8 of the study still at school at the end of the year they turned 16. This was slightly higher than the state-wide figure (91% of 16 year olds in Victoria were at school (ABS 2006)) probably reflecting the proportion of girls and higher income and metropolitan families in the study. Most in the study were in Year 10 and most were planning to finish Year 12 and go on to further study (two were in Year 9, 88 in Year 10, 26 in Year 11 and four living with their families overseas).

Work

The young people were asked about their work experience. Some 40% were working part-time when surveyed, 33% reported having had some paid work in the past, while 19% said they had never had paid work. The remainder (8%) did not specify their work experience.

Location

Most of the young people were living in Melbourne (25% in the inner suburbs where the study started); a few were living with their families in regional towns (3), interstate (8) or overseas (4, in the United Kingdom, Canada and India). Some had travelled or lived overseas—some because of their parents' work, some on holidays and to visit relatives and some on student exchange. The majority (78%) thought where they lived was a good place to grow up; however this was less so for those in low-income families (Appendix B Table A4). The two who least liked their neighbourhood were both still living in large public housing estates in inner Melbourne.

The family context

Sixteen year olds face changing relationships with their parents as they move through adolescence. While close, positive family relationships can act as a protective factor against harmful behaviours (such as substance abuse, suicide and violence) surpassing other influences, adolescence is also a time of much pressure on these relationships. It is a complex time of change when conflict can arise as young people test boundaries, explore and develop their identity:

> Young people no longer have a need for constant parental care, but neither are they ready to take on adult responsibilities. New ways of working and communicating together need to be negotiated between parents and their children. (Robinson 2006, p. 1)

Nonetheless, a high proportion of Australian young people (aged 15 to 18) are very satisfied with their relationship with their parents, according to HILDA survey 2004 data. For example, 70% of boys and 62% of girls reported this, although satisfaction with step-parents was lower. Step-parents were also less satisfied than other parents with their relationships with the children in their care (AIFS 2006). Family changes (such as divorce, parent death, parent repartnering) obviously have an impact on relationships with parents, although some research has found little difference in

behavioural or emotional adjustment, academic outcomes and social competence, between those who have and have not experienced these transitions (Ruschena et al. 2005).

Family structure

As 16 year olds, just over two-thirds of the 125 young people in the Life Chances Study were living with both their natural parents (68 per cent), 24% with a sole parent, 7% with a parent and step-parent and one with his grandmother. Some of those whose parents were separated spent some time living with each parent and five indicated that they spent approximately equal time with both parents.

Over the last five years, three families had experienced the death of a mother. This remains one of the unexpected aspects of the study. From the original 167 children in the study, we now know of 14 (8%) who have lost a parent (7 fathers and 7 mothers; 7 from low-income families and 7 from medium or high-income families), in spite of Australia's overall decreasing mortality rates. To put this in context, the death rate in 2005 for Australian males aged from 30-34 was 1.1 per 1000 people and for females of the same age group it was 0.4 per 1000 people (ABS 2005, p. 39).

Longitudinal research can answer questions such as what happens to sole parent families over time. Of the 142 families with whom the study has maintained contact, 16 were sole parent families (all headed by mothers) when the children were infants. By the time the children were aged 6, half of the 16 were still sole parent families; by age 11 or 12 five remained as sole parent families. By age 16, only one of those five remained a sole mother family, one was now in a sole father family and the other three mothers had a partner, although one was described as a 'live-out de facto'. While only one of the original 16 sole parent families had stayed as such over the 16 years, in many other families the parents had separated (and some later repartnered) over that time.

Family income over time

For the 125 young people who participated in stage 8, the percentages by family income group were as follows (see Appendix A for details on calculation of family income):

- low income – 31%

- medium income – 25%

- high income – 44%.

Notwithstanding income data limitations, general trends are clear. There was a broadly similar proportion of low-income families to earlier stages. The most marked change was the increase in high-income families since the start of the study as parents with professions and businesses have developed their careers, and the corresponding decrease in medium-income families (Figure 1). It should be noted that some of those categorised as medium-income were very close to the low-income threshold. The figures suggest a growing divide between income groups.

Figure 1   Family income over time (child aged 6 months, 11/12 years, 16 years) (n=125)
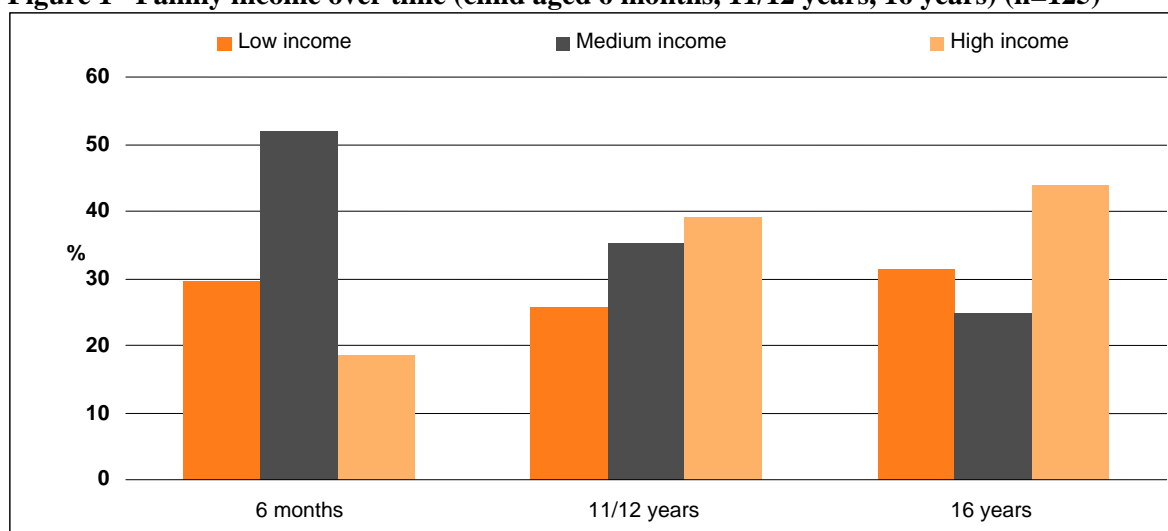
There was both continuity and change within the income categories over time, but with a marked persistence of both low incomes and high incomes (Table 2). What had happened to those born into the low-income families over time? Twenty-seven (73%) were still in low-income families at 16. The only young person whose family had moved from low income at 6 months to high income at 16 had started life with a young single mother who later partnered. The stepfather was now earning a high salary.

There was an even higher persistence of high income: 19 (83%) of the 23 young people who had been in high-income families as infants were still in high-income families aged 16. None of those who started in high-income families had moved to the low-income group.

Table 2 Changes in family income level over time (child aged 6 months to 16 years) (n=125)

Family income at 6 months			*Family income at 16 years*		
			Low income	*Medium income*	*High income*
Low income	n=37	→	27	9	1
Medium income	n=65	→	12	18	35
High income	n=23	→	0	4	19
Total	*n=125*	→	*39*	*31*	*55*

Some 22% of families indicated receipt of Youth Allowance for the 16 year old. All but two were low-income families (the exceptions were two on low medium incomes including one mother working part-time and receiving Parenting Payment). As noted earlier, 16% of 15–19 year olds in Australia receive Youth Allowance.

There were statistically significant differences between the low and high-income families on a range of characteristics, including parental education, non-English-speaking birthplace, family size and structure and paid work (Table 3).

Table 3 Family characteristics by family income at age 16 (n=125)

Family characteristic	Low income (n=39) %	Medium income (n=31) %	High income (n=55) %
Mother's highest level of education less than Year 12*	59	26	4
Father's highest level of education less than Year 12*	46	16	2
Both parents from non-English speaking birthplaces*	51	19	2
Four or more children*	31	3	7
Sole parent family*	36	29	13
Mother in paid work*	36	84	91
Father in paid work*	36	58	91

*P<0.05

The parents' view

The parents were asked two open questions in the stage 8 survey:

- How has life been for your family and your 16 year old over the last year?

- What are the main things affecting your 16 year old's life chances at present?

Not all parents answered the questions, but the comments of those who did give a picture of the diversity of these families' lives.

The positive aspects

Some parents across the income groups were very positive about their family life in general and about their 16 year old in particular; for example, one with medium income commented: 'Life's been good to us—we have to count our blessings daily'. They spoke favourably of the young people's attitude, motivation and confidence, and also having a good group of friends.

> Our life is very settled. We are a happy family. She is a good daughter and very studious. She is very tolerant and cares for her siblings and friends. She is always willing to offer help to whoever needs it and is very sociable and articulate. At present there is no pressure whatsoever in her life, as her parents love her and provide full support to her in all areas. (low income)

> Very busy! Generally very positive—[son] continues to enjoy good relationships with his father, myself and my partner. As a family we have travelled overseas to Italy last Christmas and more recently on an outback safari in the Northern Territory. We all get on pretty well—no major dramas. Outside the family [son] says he is pretty happy with life— he is very motivated and busy, involved with drama and music at school and is a very accomplished musician. He also learns drama and music privately. He has a good circle of friends (boys and girls) who are also motivated and busy doing things. He is doing extremely well academically. (high income)

Some emphasised aspects of the life stage of age 16 (or rites of passage), for example learning to drive, or getting paid jobs, or, for some, student exchanges in Europe. Some spoke of very positive personal changes:

> From a 'nerdy' sort of kid, who wasn't much good at sport and struggled for friends, he has blossomed into a personable, outgoing teenager who is respected. (high income)

The stresses

Other parents emphasised the stresses and 'turbulence' in their lives, including deaths, divorces, moving house or renovating, working hours, health and mental health problems, and more difficult relationships with their 16 year old. These stresses were experienced by families across the income range.

Family deaths, separations and repartnering
Parents raised the difficulties their 16 year olds had faced in adapting to parental deaths and separations. One young person had attended counselling to assist with grief. Another issue was parents' repartnering and the 16 year olds' level of acceptance of step-parents and step-siblings. One parent mentioned 'some emotional complexities as a result of my beginning to repartner'.

However, such changes were not always seen as negative by the parents:
> A great lot of changes, because I've separated six months ago. [Daughter] is a lot happier. Everything is working out. It's good. (low income)

> I think having happy homes (mum's house and dad's house) helps and the fact his father and I get along pretty well despite being divorced helps a lot. And our family income has increased, which takes the financial pressure off and means we can offer extra opportunities. (high income)

Employment
The negative effect of parents' long hours of work was a theme for some families across the income groups.
> We are very busy. The children are all achieving well at school and are all very happy. I drive 500 km a week just running them to their various activities. Our main stress has been a degree of marital disharmony, which affects everyone of course. [Son] especially notices this and expresses some bitterness at having a father who works such long hours he is unavailable to us. (high income)

Parents mentioned lack of energy to deal with teenage problems especially after long hours of work. A sole parent reported feeling worn out by her role:
> We get on quite well. She is a very easy child—self-motivated, keen on school work. Really does not give my any trouble. I work very long hours and am now feeling worn out from being almost the sole provider and parent. (medium income)

The problem of lack of time together was intensified by language gaps between parents and children. For example, one Cantonese-speaking parent explained:
> As we work for long hours per week and don't get much holidays, we have less time with our family and to spend time with my son. It makes it hard for us to understand each other and their thoughts as we don't spend time together … Both of us parents don't speak English and I feel unable to help my son's problems. (low income)

Other parents mentioned their *lack* of work as a problem, typically in low-income families. One father had been made redundant after 19 years in one job. A low-income sole mother had been out of work because of a WorkCover problem and could now only work part-time. Another sole parent was suffering from her former partner's loss of work:
> It's been harder the last two years. Their dad lost his job so he's not paying maintenance and I've had three surgeries over the time. (low income)

Poor mental health and/or disability of parents also affected some families:
> Life has not been easy because my husband has been on a disability pension and I am not able to work because I have to look after him. There is a lot of stress on the whole family. (low income)

Conflict with 16 year old
Some parents felt their teenagers were always pushing the boundaries. Causes of conflict ranged from too much time out at parties to too much time at home playing computer games (boys):
> Our 16 year old is extremely difficult, wanting to go out all the time and displaying mood swings, being extremely pleasant and then abusive and very rude and extremely selfish. (high income)

However some felt earlier conflict was lessening, for example one 16 year old was described as easier to live with since getting a part-time job.

Health – physical and mental
Most of the young people were in good health, although a few had had major injuries, mostly from sport, for example concussion, a knee injury and hip surgery. A few had long-term health problems such as severe eczema and kidney disease. Parents expressed concern about two young people who were overweight.

> She is very overweight which is a major concern for us. She has been to doctor, dietician, gym, encouraged, bribed but no luck yet. (high income)

Parents also raised mental health issues that affected the young people themselves (mostly in high-income families). These included depression, self-harm (self-cutting), and anxiety. The mental illness of significant others also affected the 16 year olds. These included siblings (suicide attempts and depression), fathers (depression and post-Vietnam post-traumatic stress disorder) and friends. At a less severe level, some parents spoke of their children's lack of self-esteem and self-confidence.

Friends
While some parents welcomed their children's friends, others were worried about 'volatile' peer relationships, peer pressure and activities such as drinking, smoking and using drugs and hoped their 16 year olds were 'sensible':

> He is allowed to drink alcohol at parties but so far is sensible and is very conscientious with school work. He has a lovely group of friends. (high income)

> She has friends on antidepressants and one with a drug issue. She's around things. I hope she's sensible. (high income)

One father described the pressure his daughter was under to fit in at school,

> … by doing things that her friends are doing: dating, iPod, fashion, sex and all the other things that teens do. (low income)

School and learning difficulties
A number of parents raised school issues for their 16 year old, including learning difficulties and dislike of school, for example:

> [Son's] language disorder while mild is affecting his academic performance and his social skills with peers. (medium income).

> [Son] has struggled at school since Prep. The separation may not have helped matters, but it certainly has not made it any worse academically. (high income)

> He doesn't like school but he knows he has to go until he is ready for an apprenticeship. (low income, sole parent)

A few young people had dealt with their disengagement with school by changing schools. This was generally presented by the parents (mostly high-income) as the child's choice and a positive move.

A few parents mentioned the pressure on young people regarding having to plan for their future when they did not know what they wanted to do.

Family's financial situation and costs
Some families continued with the long-term constraints of low incomes. Others, who had been better off, were now meeting the challenges of reduced income because of recent redundancies, disability or separations.

The difficulty of meeting costs for their 16 year olds was raised by a number of the low-income parents. The costs identified included costs of general living such as rent and phone, educational

costs, such as school fees, books, tutoring and computer access for homework, as well as the consumer goods needed to fit in with friends.

The problems of educational costs were a particular focus for some of the Vietnamese and Chinese families. Their comments included:

> We get along well. I expected she would be self-motivated and work harder. We often argue about the problem of watching TV because she used to sit there watching for hours. She assumes that her duty is only to finish all the school homework. Because of the finance problem I can't get a tutor for her, but she thought that [a tutor] is to waste money. She wants to be like her friends who have updated mobile phones and digital cameras. I can only afford a normal computer for her to do homework, no internet. She envies her friends who have beautiful fashion clothes, order yummy lunches and can travel overseas every year. She has been seduced by those things so she wants to go to work to get money. (low income sole mother)

> A main thing is the cost of school books and material each year, [the need] for new books. (low-income couple)

> As she's gradually moving higher in her education and as our financial situation hasn't been the best, we are very concerned and worried about not being able to fully support her education. (low-income couple)

The future
One parent who felt very positive about her son's family and school life saw the threats to his life chances in the wider world:

> For [son] the negatives are likely to beyond family and school—the state of the nation and the world—economically, environmentally, politically. (high income)

About Myself

The About Myself survey covered a range of activities and experiences. The young person was asked whether these applied to them 'always or often', 'sometimes' or 'seldom or never'. The 16 year olds had been asked many of the same questions at age 11 or 12. Tables outlining the responses are in the Appendix B (Table A2 to A5). Some items have been converted into scores, such as a school engagement score, and are discussed further below. However it is interesting to look at some of the items individually, by age, gender and family income.

A number of changes in responses from when the young people were 11 and 12 to age 16 were statistically significant (P<0.05) (Table A2). At 16 the young people were significantly *more* likely to use a computer at home than at age 11 and 12, while computer use at school remained the same. As a group, the 16 year olds indicated some decrease in family and school engagement and were significantly *less* likely than at 11 and 12 to say that they got on well with their parents or teachers, that their family had fun together, that they did their homework on time or enjoyed reading books.

As 16 year olds, the significant gender differences were along very traditional lines, in that the girls were *more* likely to report that they helped with housework and *less* likely to enjoy sport (Table A5). The girls were also significantly *more* likely to report that they did their homework on time (this had also been a significant gender difference at age 11 and 12).

There were also significant differences associated with family income (Table A3). The 16 year olds in low-income families were *less* likely than those in high-income families to report that they:
- got on well with their teachers
- enjoyed playing sport
- did homework on time
- enjoyed reading books

- looked forward to going to school
- had enough money for what they need.

They were *more* likely to say that their parents worried a lot about money.

These responses suggest some disengagement with school and learning, possibly less access to or interest in sport, and an increased awareness of their family's financial stress.

Family engagement

The About Myself survey asked the 16 year olds three questions about family engagement: whether they argued with their parents, whether they got along well with their parents and whether the family had fun together. From this, a composite family relationships score showed half (49%) as having positive family relationships, 37% medium and 14% negative family relationships (Table 4). Those in high and medium-income families reported more positive relationships than those in low-income families, with 16 year olds in low-income families twice as likely to have negative family relationship scores. This may reflect the pressures of low income on family relationships.

Table 4 Family relationships score by family income at age 16 (n=125)

Family relationships score	Low income (n=39)	Medium income (n=31)	High income (n=55)	Total (n=125)
	%	%	%	%
Positive	34	52	58	49
Medium	45	39	31	37
Negative	21	10	11	14
Total	100	100	100	100

Not significant P<0.05

School engagement

The qualitative data from stage 7 explored the processes of school engagement for 41 selected young people as 15 year olds (Taylor & Nelms 2006). For example, one of the 15 year olds who were disengaged with school was quite explicit about some of the factors leading to his disengagement:

> I didn't enjoy school at all [Year 10]. It was just that the classes weren't challenging enough for me and I tended to get real bored and I started to challenge teachers and they didn't like that, so they wouldn't help me. They got angry and I just started wagging school and got into trouble for that, so the year wasn't looking too good.

What the young people told us at that stage showed that school engagement could be seen as a complex process with many feedback mechanisms. A negative cycle leading to school disengagement could be seen in the way missing school might lead to not understanding the work and/or to conflict with teachers and in turn to missing more school. Other aspects that fed into such cycles included conflict with peers, feeling left out and exclusion because of costs.

Stage 8 allows us to look at school engagement across the full range of 125 young people. The large majority of 16 year olds felt they had a good group of friends at school, as they also had at age 11 and 12. Table 5 indicates some decrease in other aspects of school engagement over those years. At age 11 or 12, almost half the young people (48%) had looked forward to going to school always or often, but this had declined to 37% by the time they were 16. As 16 year olds they were also significantly less likely to get on well with their teachers or do homework on time.

Table 5 School engagement factors by age (n=125)

	Age 11/12 %	Age 16 %
I always or often ...		
Have a good group of friends at school	86	83
Enjoy learning new things	NA	58
Get on well with my teachers*	69	55
Do my homework on time*	69	46
Look forward to going to school	48	37
Feel left out at school	2	4
Wag school	NA	2
Fight with other kids	2	2

Notes: NA = not applicable. These questions were not asked at age 11&12.
*P<0.05 using McNemar test of significance.

A school engagement score was developed from eight of the About Myself items and the young people were rated as having high, medium or low school engagement according to their score: 29% of the 16 year olds rated high, 30% medium and 40% low (see Appendix B for details of score).

School engagement was clearly associated with a range of individual and family factors (Table 5). At an individual level, high engagement was significantly associated with young people having a high wellbeing score, a high self-assessed achievement score and low risk behaviours (drinking, smoking, drug use, trouble with police).

In terms of family factors, school engagement was significantly associated with family income at age 16 (see Appendix B, Table A6). The young people from low-income and from medium-income families were much less engaged than those from high-income families. While 42% of high-income 16 year olds had a high school engagement score, only 18% of those in low-income families did so. School engagement was also associated with family income over time but was not statistically significant.

Low school engagement was significantly associated with a negative family relationship score. Low engagement was also associated (but not at a statistically significant level) with parents having less than Year 12 education and living in a sole parent family.

These findings, disappointingly, are generally in line with those of previous studies. One always hopes the inequalities may lessen. The findings point to some of the challenges faced by schools in promoting school engagement.

To reiterate: the three factors most strongly associated with *high* school engagement were:
- high self-assessed achievement score
- positive family relationship score
- high family income.

The three factors most strongly associated with *low* school engagement were:
- low self-assessed achievement score
- negative family relationships score
- high risk behaviours.

Much of the analysis of the findings contrasts the low and high-income groups, and generally the medium-income group comes somewhere between. An interesting aspect, however, is that the medium-income group were similar to the low-income group in school engagement, but in terms of family relationships they were similar to the high-income group. This warrants further exploration.

Academic achievement score

We asked the young people how they were getting on with their school work. Overall 30% said they did better than most students in their class, 53% about as well and 14% not as well (3% did not respond). There were strong differences related to family income, with a larger percentage of those in high-income families (42%) feeling they did better than most, compared with 16% in medium-income families and 23% in low-income families.

Two other factors that were clearly associated with high self-rated academic achievement were high wellbeing and positive family relationships.

Risk behaviours

A number of activities that could be called risk behaviours were included in the About Myself survey. 'Wagging school' was something that few young people did often but a quarter did at least sometimes; 18% smoked at least sometimes, 56% drank alcohol, 7% used marijuana or other drugs and 7% had been in trouble with the police. These items all occurred across the three income groups, but high-income young people were more likely to drink and those in low-income families more likely to 'wag' school and smoke.

Engagement with paid work

For the Life Chances participants, paid work was mostly an activity of those still at school. Around 42% of the young people still at school were working at the time of the survey. This is slightly higher than the 34% of Australian school students who are working (Long 2006, p.19). None of the five young people who had already left school was working, although some had had some paid work since leaving school.

Table 6 shows the young people's school and work situation by current family income. Overall 96% were still at school, with all the early school leavers in low or medium-income families. Nineteen per cent had never had paid work and this proportion was similar across the income groups. Those in medium and high-income families were more likely to be currently in paid work than those in low-income families, however more low-income young people had worked in the past and were currently looking for work, perhaps indicating difficulty in finding and maintaining jobs.

Table 6 School and work by family income at age 16 (n=125)

	Low income (n=39) %	*Medium income* (n=31) %	*High income* (n=55) %	*Total* (n=125) %
School attendance				
At school	92	94	100	96
Left school	8	6	0	4
Work				
Never had paid work	18	16	22	19
Currently has paid work	28	48	44	40
Has had paid work in past, not now	41	32	27	33
Looking for work	36	29	24	29
Mostly enjoy work	23	45	40	36
Seldom enjoy work	8	3	9	7
Total	100	100	100	100

Note: there were some no responses and also multiple responses
Not significant.

As would be expected from school students, none was working full-time but hours varied widely, from an hour a week to one young person who was working up to 30 hours a week. Of those that

were currently working, 62% (28 young people) were working under 10 hours, while 38% (17 young people) were working 10 hours or more.

The young people were working in diverse jobs, although there was a large group (35%) in retail jobs (in a shop or supermarket), and 26% in hospitality jobs (such as a waiter, kitchen hand). Several did deliveries (for example newspapers), babysitting, or worked in their parent's business. However many other jobs were mentioned, including maintaining tennis courts and assisting at a hairdressing salon.

Those working mostly enjoyed their work (70%, compared with 14% who seldom enjoyed their work).

Factors affecting engagement with work

Family income was associated with the likelihood of young people working (Table 6). The young people from low-income families were least likely to be currently working (28%) compared with medium-income (48%) and high-income (44%) young people.

Family income was also associated with hours worked. Of those working, two-thirds of low-income young people were working 10 hours or over, compared with close to a third of medium-income and high-income young people. This is likely to have some bearing on the fact that young people in low-income families were less likely to 'mostly enjoy' their work.

Those young people currently working were somewhat more likely to feel they 'always' had enough money for what they needed (47% compared with 36%) and somewhat more likely not to feel that their parents 'always' worried about money (43% compared with 33%). However the fact that young people from medium and high-income families were more likely to be working is likely to be an influence here.

Gender was significantly associated with the likelihood of the 16 year olds being in paid work: nearly half of girls were working compared with 30% of boys. Parents' birthplace also made a difference, with only around a quarter of those young people with both parents born in a non-English-speaking country working, compared with almost half of all other young people.

The young people's family type (sole parent or two-parent) did not have a strong association with their likelihood of working. However parents' paid employment did: young people with at least one parent working were twice as likely to be working as those without a working parent (44% compared with 21%).

Interestingly, the young people who were working were less likely to have high wellbeing scores (37% compared with 51%).

Low self-rated school achievement was significantly associated with paid work. Low school achievers were most likely to be working: 61% of low school achievers compared with 37% and 39% of medium and high achievers respectively. School achievement was also related to the number of hours worked. Only one of the working high achievers was working 10 hours or more compared with nearly half of the medium and low achievers. It is not clear whether those with lower academic performance are those that seek work or whether engaging in work has an impact on school performance.

The idea that young people engaged in work would be more likely to be functioning better in other parts of their life is not borne out, given that school engagement and risk behaviour scores were not strongly associated with working or not working. Further, those working were less likely to have high wellbeing or to be high self-rated academic performers.

Planning for the future

Young people of Generation Y (those born between approximately 1980 and 1990) have been characterised as viewing education exclusively as serving a practical and instrumental purpose to provide skills and knowledge for work (Saulwick & Muller 2006). Indeed many of the Life Chances participants interviewed at age 15 linked the importance of a education to a getting a good job (Taylor & Nelms 2006).

Table 7 presents the 16 year olds' school and post-school plans, and the association of family income with these plans.

Table 7 Plans for school completion and various post-school destinations by family income at age 16 (n=125)

	Low income (n=39) %	Medium income (n=31) %	High income (n=55) %	Total (n=125) %
School completion plans				
Have left school	8	7	0	4
Year 10	5	3	0	2
Year 11	3	0	0	1
Year 12	84	90	100	92
Total	100	100	100	100
Post-school plans				
University*	54	61	87	70
TAFE*	21	42	4	18
Apprenticeship	31	16	6	16
Work as sole plan (part time)	0	7	6	4
Work as sole plan (full time)	5	0	0	2

*p<0.05

Note: post-school plans had multiple responses

Plans to finish school

Most of the young people planned to finish Year 12 (92%). Apparent retention rates for Victoria from Year 7 to 12 were around 80% in 2006 (ABS 2006, p. 28). While some of the young people may not follow their stated plans, Life Chances young people currently have higher than the average Victorian apparent retention rate as 16 year olds, and so they may remain above average in this area (ABS 2006, p. 19).

As the large majority intended to complete Year 12, differences associated with income, individual, family or school factors were not statistically significant. However they were in the expected direction (see Appendix B, Table A7). For example, all young people from a high-income family and/or attending a non-government school were planning to complete Year 12.

As the level of school engagement and self-rated achievement score reduced, so did the likelihood of planning to finish Year 12; a higher risk behaviour score was also associated with these trends.

Contrary to what might be expected, there was only a slight difference between the proportion of boys and girls in school planning to finish year 12. This was largely due to more boys having already left school.

The strongest family factor associated with plans to complete Year 12 was parental education. Having a tertiary-educated mother or father was a powerful predictor of planning to finish Year 12. Living with both (natural) parents was also a strong predictor of planning to finish Year 12, compared with living in a sole-parent family.

Planning to leave before Year 12

Five young people (4%) had left school already and another four (3%) planned to finish before Year 12. They were all from low and medium-income families. Of the four (2 boys and 2 girls) who planned to leave, three had a low self-rated achievement score.

Post-school plans

Many of the young people indicated several potential post-school plans. Sometimes these converged around a single purpose and a young person would indicate one thing they wanted to do, but others identified several options, for example one ticked apprenticeship, TAFE and full-time work and wrote hairdressing next to each one. Sometimes two different options were identified, requiring different paths for each. The main options provided in the questionnaire were university, TAFE, apprenticeship, part-time or full-time work.

University

University was the most common post-school plan for the 16 year olds. Overall, the proportion hoping to go to university (70%) was considerably higher than the 47% of 2006 Victorian school leavers who made the transition (Smith 2007).

Many of the 70% of young people planning to go to university indicated what they wanted to do there, although many were unsure. This ranged from being highly specific 'Bachelor of Education (with majors in Art and English)' to naming a university or a course with a question mark. Some named a couple of divergent options, like one girl who wrote: 'Aviation at Swinburne or Indonesian/Commerce at Monash'. However around one-third did not specify what they wanted to do at university.

The most commonly named course was [a Bachelor of] Arts, followed equally by law, medicine, science and business/marketing/commerce. Several indicated creative options, such as music at the Victorian College of the Arts or film school.

Income and several other individual, family and school factors were statistically significant in the likelihood of the young person planning to go to university.

In terms of family income, 87% of the high-income group, compared with 54% of the low-income group, planned to go to university. This is in line with Victorian figures that indicate school completers with low socioeconomic backgrounds are less likely to go on to university than those with higher socioeconomic backgrounds (cited in Boese & Scutella 2006, p.18). Attending a non-government school (including Catholic schools) was also significantly associated with a university plan.

There was significant gender difference among those planning to attend university: 79% of girls compared with 58% of boys. There is a gender difference across all income groups, but it is greater between the high-income girls and boys (97% compared with 74%) and low-income girls and boys (65% compared with 38%). If the low-income group's plans are realised, the outcomes would be at odds with the broader Victorian setting where female school completers from a low socio-economic background are less likely to go on to university than boys from this background (Teese et al. 2005, cited in Boese & Scutella 2006).

High self-rated achievement scores and school engagement were significantly associated with university plans. However, perhaps surprisingly, there were still 40% of low academic performers and a quarter with low school engagement who also indicated they were planning to go to university. (It should be noted that Willms' (2003) large-scale study found aspects of school engagement only weakly correlated with academic achievement.)

Young people in the study with high wellbeing and low risk behaviours also had a significantly increased likelihood of planning to go to university

Family factors were also important. There was a significant association between having a tertiary-educated mother or father and planning to go to university. Living in a sole parent family was also significantly associated with a reduced intention to go to university: just on half of young people in sole-parent families had such plans, compared with three-quarters of the young people living with both their parents. Positive family relationships scores were also associated with planning to go to university.

To recapitulate, those in this study more likely to plan to go to university are: from high-income two-parent families with positive family relationships and tertiary educated parents. They are female, attend a non-government school, are highly engaged at school, are high self-rated academic performers, have high wellbeing and have a low risk behaviour profile.

TAFE

The 18% of young people that indicated they want to go to TAFE hoped to study a range of courses including fashion business or design, sound technology, pre-apprenticeships for mechanics or joinery, hospitality, beauty or hairdressing. The proportion indicating the TAFE option approximates that in the On Track survey of Victorian school leavers (Smith 2007) .

It should be noted that the numbers in this group are small. However planning to go to TAFE was associated with:
- family income (not high)
- low school engagement
- low self-rated school achievement
- lower wellbeing
- higher risk behaviours
- living in a sole parent family
- lower parental education
- negative family relationships.

Interestingly, proportionately more young people from medium-income families wanted to go to TAFE (Table 7) (42% compared with 4% from high-income and 21% from low-income families). This did not appear strongly linked to concerns around cost of university. Living in a sole parent family was associated with a higher likelihood of planning to go to TAFE—nearly three times as high as among those living with both parents.

Apprenticeship

There were 16% of young people planning to do an apprenticeship. Types of apprenticeship specified included hairdressing, landscaping, mechanics, fashion or sports management.

As with those planning to go to TAFE, numbers were relatively small. However planning to do an apprenticeship was associated with:
- low family income
- attending a government school
- low school engagement (80% of those planning an apprenticeship)
- low self-rated academic performance
- lower parental education.

Work (as sole destination)

Many young people indicated they planned to work full-time or part-time in the next five years in addition to further study or training; however eight young people selected work as a sole destination following school.

Three indicated that beyond school they wanted full-time work. This group comprised one girl and two boys, all were from low-income families, and two were early school leavers.

The five who selected part-time work as their sole post-school destination were quite a different group. They were all from medium and high-income families and in Year 10. As a group, they tended to have low school engagement, low or medium self-rated school achievement and not high wellbeing, which perhaps explains why further study was not appealing. They all had positive to medium family relationship scores. As three of them also mentioned wanting to travel, part-time work may be necessary to achieve this goal. It is possible that these five did not know what they might want to do beyond part-time work and may make a later decision about further education and training.

Travel and other plans

The young people could select travel as something they may want to do in the next five years. Sixty-five per cent indicated they were interested in travel—half of the low-income young people and close to three-quarters of the medium and high-income young people. Girls were more interested in travel (72%) than boys (54%) and the difference was greatest between the high-income girls (84%) and boys (52%). And those with high wellbeing were more likely to hope to travel (70% compared with 56%).

Other things the young people wanted to do in the next five years included maintaining sport or music. A few individuals mentioned relationships (get married/get a girlfriend), time off or winning the lottery. Others indicated goals such as to build a business, 'become successful' or move out of home.

Career aspirations over time

Looking at the last three stages of the Life Chances Study gives an indication of how young people's ideas about future directions and careers are refined over time, and how new ideas are adopted. When the young people were 15, many hoped to pursue a number of interests as a career. However it appears that some 16 year olds have since realised that there are other ways to satisfy these interests.

One example of change over time can be seen through 'Kim': At age 12, Kim was keen to learn things that interested her. She said she wanted to be a photographer. At 15, she indicated an intention to go to university to do a Bachelor of Education, as well wanting to be a make-up artist and a full-time evangelist. By 16 years, she still hoped to go to university and do a Bachelor of Fine Arts or Bachelor of Education (with majors in Art and English). She was also interested in fulfilling her hobbies by doing short courses at TAFE in cake decoration and fashion design.

Assistance with plans

Cost of university or further training

Do perceived costs pose a barrier to entrance to university? One recent study found that in Australia high school achievers were not deterred by direct costs, but suggested that socioeconomic status influenced school performance and thus university entrance scores (Cardak & Ryan 2006).

The Life Chances young people were asked if costs of university or further training would be a problem for them: around half (48%) didn't know, just under 40% thought they would not be a problem, and 13% anticipated difficulties with costs. As would be expected, proportionately, the

low-income group had the highest level of 'don't know' and of those who thought costs would be a problem (23% compared with 9% of highest income).

As a group, those planning to go to TAFE were least likely to think the costs of education and training would be a problem (4% compared with 13% of those planning to go to university).

What might help?

The young people were asked what might help them achieve the goals they had outlined for the next five years. The most common response was working or studying hard (31%), the general idea of which was augmented by the more general expression of 'doing well' or getting a good tertiary entrance score (16%). The next most common response (26%) was about the young person's personal approach to achieving their goals, articulated in different ways such as 'apply myself', 'try harder', 'stick to it' or 'stay focused'. Support from friends and family, expressed for example by one young person as 'family and friend encouragement', was also a popular response (17 per cent). A small number of young people stated that money would help them with education costs. More young people though indicated that money (saving money or getting part-time work) would help them with other goals, particularly overseas travel. Various other responses included 'my connections', 'getting someone to take me on as an apprentice' or 'more HECS supported places in university'.

Career planning information and support

School

The young people were asked how much information from school they had been given about different post-school destinations. There was a fairly even distribution of low, medium and high-income young people who reported having received a high amount of information from their school about university. Low-income young people were only slightly more likely to report that they had received no information about university.

However**,** young people from low and medium-income families were more likely to have received a lot of information about TAFE, trades and apprenticeships (37% and 36%) than those from high-income families (20%). Only a small number of the 16 year olds indicated they had received a lot of information about employment in their local area, but the high-income young people were particularly unlikely to have received this.

It was interesting that young people from low-income families were more likely to have received career information in group sessions than high-income young people who had more individual career sessions. The capacity to provide one-on-one assistance in career planning is likely to refect school resources, with the high-income young people much more likely to attend a non-government school.

While provision of career information may be tailored to reflect interests of young people at a given school, the amount of career information for some post-school destinations somewhat matched the young people's plans. For example, high-income young people had less information about TAFE, trades and apprenticeships and fewer of them planned to pursue these destinations. However it is unknown exactly how much information influences the plans or whether future plans influence information seeking.

Parents

High-income young people were more likely to indicate that they received a lot of career planning support from their parents than were low-income young people (47% compared with 32%). However, young people in medium-income families were least likely to report such parental support (26%). Relatively few reported that they had received no career help from parents, with high-income young people very unlikely to have received no assistance (2%).

Interestingly, a higher proportion of young people living with a parent and step-parent reported receiving 'a lot' of help with career planning (50%) than other family types (39% from two-parent families and 30% from sole parent families). Possibly the additional parent figure in these young people's lives enabled further information and support in career planning. However numbers were too small to draw major conclusions.

The 16 year olds who had left school

Five of the 125 young people who participated in stage 8 of the study had already left school. These five early school leavers illustrate the diversity of issues that need to be addressed if we want to provide services or promote policies that assist the participation of young people in education, training and employment. They also allow us to consider the question whether it was clear at an early stage that they were likely to be early school leavers.

Brief outlines of their situations across the early stages of the study are presented below. Pseudonyms are used.

> *Zoe* was the daughter of south-east Asian refugees who had arrived in Australia a couple of years before her birth. Her parents had little formal education and for much of her childhood her father was unemployed, while her mother looked after her large family. The family was on a low income and school fees were a persistent problem.
>
> At 6, her father described her as a healthy, smart, quiet child who was having no problems with school and got on very well with others.
>
> At 11, she enjoyed school though she was anxious about going to secondary school. She wanted to be a doctor.
>
> At 14, she had left home and school early in Year 9 to live with relatives interstate. She thought she might go to school there but needed money to pay for her keep, so at 15 she was working part-time in a fast-food shop which she didn't like. Later she actually started school again interstate for a short time.
>
> At 16, she was back home in Melbourne and looking for full-time work.

> *Mike*'s family was on a low income throughout his childhood.
>
> When Mike was 6, the family was stressed, both financially and because of the mother's ill health, although she said 'As a family we've been fine'. Mike had repeated prep because he had not had a good start to the year. His mother died when he was 10 and he was subsequently in and out of the care of relatives.
>
> At 12, he was having attention and behaviour problems at school and some conflict at home. He wanted to be a fireman.
>
> At 14, during Year 8, he left school, after attending several secondary schools. He was not keen on his last school and thought the kids were bullies. For a while after leaving school he attended a part-time education support course run by a welfare agency.
>
> At 16, he was living with his grandmother and unsuccessfully applying for jobs. She said:
> He hasn't got the dole yet—just applying for it. He's rang a lot of places trying for jobs but no luck because he's 15 and small for his age—he's just turned 16. He could of went and done a course but he wanted to see what happened with jobs. I'd like him to do a course, computers or mechanics; he can do a course and get the dole [Youth Allowance]'.

.

> *Jack* has been in a low income family all his life. His father was unemployed when he was young. His parents separated before he started school and Jack grew up with his mother as a sole parent.
>
> At 6, he had started school but was missing days because of health problems.
>
> At 12, his health was good and he as doing well at school and was in an accelerated class. His mother described him as easy-going and enthusiastic. He wanted to be an actor or a professional skateboarder.

At 15, he disliked school, was in conflict with some teachers and was truanting often, although the school described him as a very capable student.

At 16, he left school in the middle of Year 11, after conflict with the principal. By the end of the year, he had worked for a couple of months but had left that job. He was looking for work and was planning to do a computer certificate at TAFE.

Sam grew up in a two-parent family. His father was mostly employed in construction and the family was usually on a medium income, but there were times of unemployment, health and financial problems. From an early age, Sam's mother spoke of his behaviour problems.

At 6, he liked everything about school, but was seeing a specialist about his attention disorder.

At 12, his learning, attention and behaviour problems had meant he changed in Year 6 to a special school. He said he looked forward to school and wanted to be a mechanic.

At 15, he left school (an alternative school) during Year 8 after he was attacked by fellow students.

At 16, he was hoping to start a bricklaying apprenticeship. His mother said:

He hasn't been able to get an apprenticeship because of lack of education. He had such a hard time at school. He was treated badly because he couldn't learn. He can read and write but only basic skills. I blame the education system. It failed him and now it's hard for him to find any work. A lot of kids don't get a chance. Lots of problem kids at his secondary school. He is *not* stupid.

Alan's parents separated before he started school. He grew up in a sole parent household with his mother, but his father's financial support meant it was a medium-income family. He attended Catholic schools.

At 6, he enjoyed school and was 'quite an academic'.

At 12, he was having a range of problems including asthma, headaches, anxiety, attention and memory difficulties. He wanted to be a mechanic.

At 15, he left school during Year 10 at a Catholic college. He had been unhappy at school and did not do well.

At 16, he was doing a pre-apprenticeship in mechanics and planning to go to TAFE. His mother said:

He is maturing very fast. Hopefully this will see him through to be a much happier person within himself.

What can we say about these five 16-year-old early school leavers and their pathways (see Table 8)? Their characteristics reflect the larger studies (for example, boys from low-income families as more likely early school leavers) but also highlight the diversity, and for some, the depth and layering of disadvantage.

Most were boys (4 of 5), most were currently in low-income families (3 of 5), most had grown up in low-income families (3 of 5), most were attending government schools (4 of 5), most had attention and learning difficulties over some years (3 of 5) or behaviour difficulties (3 of 5).

Table 8 Early school leavers' pathways

Participant	Left school age, year		Further school	Training since school	Work since school	Activity at stage 8, age 16
	Age	*Year*				
1	14	Year 9	Tried two more schools and left		Part-time work in fast-food shop	Unemployed, wanting full time work
2	14	Year 8		Part-time education support program	None	Unemployed, wanting work
3	15	Year 8		Started TAFE and left	Odd days of labouring work	Unemployed, wanting to start apprenticeship
4	15	Year 10		Pre-apprenticeship TAFE	Work experience with father	Pre-apprenticeship
5	16	Year 11			One full-time job for a month or so	Unemployed, wanting to do TAFE information technology course

None of the early school leavers in this study was involved in the government-funded services to assist early school leavers—JPET or Youth Pathways.

School engagement

One of the strongest features they had in common was that all five had low school engagement scores. Generally these young people had neither looked forward to school nor felt they got on well with teachers and peers at the time they left school. Thus they were leaving school, not because they had some exciting goal to draw them but because school was not an enjoyable place for them to be. One boy felt a teacher and the principal had picked on him, another had been attacked, a third mentioned bullies, another thought the kids were snobs and teachers did not listen to students. One spoke of struggling with learning on returning to school after time away. However, at ages 11 and 12 when they were still at primary school, three of the five had always or often looked forward to school (Table 9). This suggests that attitudes to school in the Middle Years may not necessarily be a good predictor of early school leaving.

Table 9 School engagement of early school leavers over time

Participant	Look forward to school age 11/12	Look forward to school age 15/16	School engagement score age 16
1	always/often	sometimes	low
2	always/often	seldom/never	low
3	always/often	sometimes	low
4	sometimes	seldom/never	low
5	sometimes	seldom/never	low

Academic achievement

Earlier stages of the study had included various assessments of the children's academic ability. These included scores on a reading assessment (word recognition) when they were aged 6 (Primary Reading Test, France 1981) and their teacher's assessment of their academic competence (following Gresham & Elliott 1990) when they were 11 or 12. For analysis, the study participants were divided into thirds (top, middle and low) according to their scores on these two measures (for full details of the assessments used, see Taylor & Fraser 2003; Taylor & Macdonald 1998). While these two assessment tools were not identical, they were used to give a general age-appropriate indicator of 'academic' achievement at each age.

As 6 year olds, four of the five early school leavers were in the lowest third of the group in reading scores, an early indication of educational disadvantage; the fifth, however, was in the highest third. But there were various changes five years later. On their teachers' assessment, for example, of three who had been in the lowest third at 6, two were in the middle third at age 11 or 12. The one who had been in the highest third at age 6 was now in the lowest third (Table 10).

At 11/12 and at 16 the young people were asked to assess how well they did at school compared with most others in their class. Their responses show a general decline in their assessment of their school achievement over time and suggest that self-assessment at 11 and 12 is not a strong indicator of early school leaving. There was not a high agreement for these young people at 11 and 12 between their self-assessment and that of their teachers (although there was a strong agreement for the group as a whole on those measures). This suggests this group may have been unduly optimistic about their self-assessment.

Table 10 Achievement scores of the early school leavers over time

Participant	Reading age 6	Teacher assessment age 11/12	Self-assessment age 11/12	Self-assessment age 15/16
1	lowest third	middle third	as well as most	as well as most
2	lowest third	lowest third	better than most	as well as most
3	lowest third	n/a (special school)	better than most	not as well as most
4	highest third	lowest third	as well as most	not as well as most
5	lowest third	middle third	better than most	as well as most

Individual wellbeing

How did the early leavers feel about themselves in general? Four of the five scored as 'not high' on the wellbeing score (that is they were likely to say they felt sad and that their health was not always good); only Zoe scored high.

Family

Most, but not all, of the early school leavers had grown up in low-income families with stressful events including family separations and deaths, unemployment and ill health. Two had experienced the death of a parent during their childhood. Only one of the five was living with both natural parents. Table 11 shows the variations of income and family structure over 16 years.

Table 11 Early school leavers, family context over time

Participant	Age 6 months	Age 6	Age 11/12	Age 16
1	two parents low income	two parents low income	two parents low income	sole parent medium income
2	two parents low income	two parents low income	sole parent low income	with grandmother low income
3	two parents medium income	two parents medium income	two parents medium income	two parents low income
4	two parents high income	sole parent medium income	sole parent medium income	sole parent medium income
5	two parents low income	sole parent low income	sole parent low income	sole parent low income

The parents typically had limited academic qualifications themselves. Some had only primary education (those from non-English speaking birthplaces). Only one mother had reached Year 12 and one father had trade qualifications.

There was no clear pattern of poor family relationships from the early school leavers' scores as 16 year olds: one scored high, three medium and one low on the family relationship score. However, in interviews there were often tensions apparent, but also support from parents and other relatives.

Pathways

The 16 year olds who had already left school had followed a variety of pathways since leaving school (Table 8), although in some cases it seems more appropriate to describe the process as drift rather than following a pathway. One had tried returning to school only to leave again and was now unemployed looking for a full-time job; another had been linked in to a special education program but had subsequently become unemployed; two had tried more formal TAFE training, one having dropped out rapidly, the other persisting. The fifth had found a full-time job but had left after a couple of months and become unemployed.

It is planned to follow the pathways of the early school leavers further in the next stage of the study.

Discussion and conclusions

Stage 8 of the Life Chances Study explores the situations and aspirations of the young people at age 16 and confirms a number of general findings of other studies about the continuing educational disadvantage of young people in low-income families. It also highlights the diversity of the young people's situations and experiences, a diversity that has important implications for policy development and service provision. The findings also draw on the longitudinal nature of the study to reflect on changes over time and on what appear to be generational continuities. However warnings against a hasty assumption of 'intergenerational transmission' of disadvantage must be heeded (Penman 2006). Drawing conclusions from our research highlights the tension between the generalities and the particularities of the findings.

Family relationships

The parents' accounts of life with their 16 year olds highlight great diversity across families, from young people who are confident, responsible and motivated, to those who are depressed and anxious or those for whom conflict is the norm. While many young people reported positive family relationships, as a group they were somewhat less engaged with their families than they had been as 11 and 12 year olds—for example they were less likely to have fun together as a family. In considering family relationships, it should be kept in mind that while two-thirds were living with both their natural parents, one third of the 16 year olds were not and these were either living with only one parent or with a parent and step-parent, circumstances which produced extra tensions for at least some young people. A number of parents raised the problem of their own long working hours preventing them spending enough time with their children, and for those with limited English, language barriers were a further impediment to their relationships. A number of the 16 year olds specified their desire to have family support in moving towards their future plans, as had many of those interviewed as 15 year olds (Taylor & Nelms 2006).

Family relationships and the amount of support that parents are able to give their children as they plan their transition from school will be very variable. Services assisting transitions need to be able to strengthen the parents' role wherever this is possible (as in the Brotherhood of St Laurence's PACTS project which assists parents to support their children's exploration of career options (Bedson & Perkins 2006)), but also to provide support where parental support is lacking. Sole parent families appear to need particular support in this regard.

School engagement

McLeod and Yates (2006) highlight from their longitudinal study of young people from diverse schools and backgrounds that their 'engagement with schooling and with particular schools over the teenage years does become part of the making of self, the making of inequalities, and the making of society' (p. 218).

While school remains a central part of the lives of most 16 year olds in the study, as a group their experience of school has become less positive over the years as they have grown up and this has important implications for early school leaving. The results showed that the 16 year olds' engagement with school had decreased since they were 11 or 12, with only 37% saying they always or often looked forward to school at 16. This suggests less engagement than among 1294 participants in the earlier Australian Temperament Project 15 and 16 year olds which found 54% definitely or mostly agreed 'I really like to go [to school] each day' (unpublished data 1998).

The findings suggest the importance of schools using a range of strategies to engage young people, particularly those from disadvantaged backgrounds. The challenges for schools include taking into account the diversity of students' backgrounds: the special needs of young people from non-English speaking homes, of different ethnic groups, of those from sole parent families and of those from low-income families. These categories may or may not overlap.

The strong association between low school engagement and low academic achievement raises the challenge for schools to put increased resources into assisting those students who are struggling academically. The need for additional support was also identified by the young people at the previous stage of the study, as was the importance of positive relationships with their teachers (Taylor & Nelms 2006).

Work

The study showed that many 16 year olds still at school were also currently working part-time or had worked in the past. Their likelihood of working currently was associated with a variety of factors: for example girls were more likely to be working than boys, those whose parents were employed were more likely to be working themselves and so were those who rated their academic achievement as low. The low-income young people were less likely to be currently working but were more likely to be working longer hours if they were. The effect of their part-time work and its relationship to their school engagement and future plans needs further research to explore issues such as the impact of the number of hours worked, and the relationship between academic achievement and part-time work and also wellbeing. Previous research has found long hours of part-time work for students associated with early school leaving (Vickers, Lamb & Hinkley 2003).

Future plans

The study showed that finishing Year 12 has become a very widespread expectation. The few who did not plan to do so were more likely than their peers to be from low-income, sole parent families with mothers without tertiary education. Overall 70% hoped to go to university, although a third did not specify what they wanted to study there. This indicates a rather non-specific plan, perhaps influenced by the uncertainty of getting the necessary entry score for a particular course, especially for those who did not see themselves as high academic achievers, as well as by lack of knowledge of the alternatives. While increased levels of education are associated with increased income and higher-paying jobs, for some young people the links can be obscure (White & Wyn 2004). It should be noted that less than half (47%) of Victorian school leavers in 2006 went on to university (Smith 2007).

Comments from some of the parents suggest that pressure to make future plans could be a major source of anxiety for some of the 16 year olds. Perhaps finishing Year 12 is a way of staying with the known (that is school) rather than exploring the lesser-known alternatives of TAFE or apprenticeships or work. The loss of full-time jobs for teenagers over the last decade (Long 2006) remains an important limitation to young people's post-school options.

The strong influence of family background on future planning was apparent in the associations found in this analysis. However, this phase of the study, based as it is on survey results, cannot say much about the process of the family influence, and as mentioned elsewhere has limited evidence of the roles of specific school resources or programs in career planning for the students.

Early school leavers

There were five early school leavers at age 16. They had in common a low engagement with school before they left and also none of them was working at the time of the follow up. Consistent with the Early School Leavers Project, this group did not leave to pursue particular options, deciding rather that 'anything is better than school' (Dwyer & Wyn 2001, p. 47)

While a variety of 'pathways' programs are funded by government (for example the Commonwealth-funded Youth Pathways and JPET) and non-government organisations, including the Brotherhood, none of these young people was involved in these programs, indicating the somewhat hit-or-miss nature of targeted programs. The situation of the early school leavers in our study highlights some of the gaps.

With the advantage of hindsight, could we have foreseen in their early years that these would be early school leavers? Early school academic performance (at age 6) (based on teacher assessment and tests) was low for most of the early school leavers, but the picture was more mixed at ages 11 and 12 based on both teacher and self-assessment. Generalisations from this small number are problematic, but the results do illustrate the importance of early educational support and programs such as the Brotherhood's HIPPY, a program that equips parents to assist their preschool children's learning.

There are clearly limits about what can be said about such a small number of early school leavers. Nonetheless, they suggest some possible types for whom different resources and supports need to available. These include:

- the boy with a long history of attention and behaviour problems at school, who struggles academically

- the boy who achieves reasonably well, but truants and is in conflict with his teachers

- the girl who drifts out of school because of changes in her family situation.

Implications

One of the implications of the findings is the relatively strong continuity of likely socioeconomic status over the generations, with the children of the high-income tertiary-educated parents planning their own tertiary education. The 16 year olds from low-income families with parents with limited education are more likely than their more affluent peers to be leaving school early and less likely to be planning university careers, in spite of their parents' desires for them to have a good education and a good job. The concept of class, and the differentiated outcomes that it can produce, continues to prove relevant within the changing environment that these young people are growing up in (Ball, Maguire & Macrae 2000; McLeod & Yates 2006).

There are various indications among the Life Chances families of a rather divided Australian society in terms of privilege and disadvantage. One example was that several 16 year olds from high-income families were not able to participate in this stage of the study because they were on exchange in Europe; in contrast, two of the young people from low-income families could not participate because they had left home and their whereabouts were unknown to their parents. In general, the young people who had grown up in high-income families were more engaged with school, felt they were achieving well academically and planned for tertiary education. The young people in low-income families were increasingly aware of their families' financial constraints. Their parents raised the problems of meeting the costs of rent and phone, of education and of the young people socialising with their peers, highlighting both the deprivation and the social exclusion associated with low income (Saunders, Naidoo & Griffiths 2007).

However there is also a strong indication of, at least, educational aspirations and possible upward mobility, as 84% planned to finish Year 12 of the 16 year olds from low-income families over half (54%) planned to go to university, although none of their parents had tertiary qualifications and many had not finished Year 12. However almost a quarter of low-income young people thought costs of further education or training would be a problem for them.

These differences raise the question of how, as a society, we can provide opportunities for the young people whose parents are less affluent, to compensate for what their parents cannot provide. There were some issues that were shared across the income groups in the study, including family deaths and separations, and parental employment reducing time spent with the young people. But there were also issues such as costs which weighed much more heavily on the low-income families and which are likely to limit the young people's future education and training.

The parents who remained on low incomes across the years of the study had characteristics that limited the support they could provide their children. They were likely to have a number of the following characteristics: be a sole parent, come from non-English speaking birthplace, be

unemployed, have four or more children, have less than tertiary education. This suggests the importance of providing support for the parents themselves to address their limited ability to help their children directly with their schoolwork, limited knowledge of career options and of employment-related networks as well as their lack of financial resources.

The findings also suggest that schools need to be better resourced:
- to provide teaching supports and approaches to more effectively meet the needs of students who are struggling with learning and/or with behaviour difficulties
- to improve pathways to vocational training
- to work with disadvantaged parents around their children's future planning
- to identify and support students at risk of early school leaving.

Issues include the availability of integration and teacher aides, additional homework support and vocational options, as well as the cost of participating in mainstream education.

The cost of education, training and skills development for disadvantaged young people is highlighted by a recent study by Jordan and Horn (2007) whose recommendations include waiving all fees and charges at public education institutions (schools and TAFE) for disadvantaged students.

This report confirms the conclusions of the stage 7 report (Taylor & Nelms 2006). If schools are to engage and include students, the following issues seem to be priorities:
- provision of a climate of inclusion, for young people of different ethnic and religious backgrounds, and with different academic abilities
- listening to students and engaging with them as young adults.
- an approach to dealing with absenteeism that avoids a cycle of disengagement leading to more absenteeism
- dealing with extra costs of activities and equipment and fees so as not to exclude students on low incomes.

The Life Chances Study, with its focus on the impact of low family income on children's, and now young people's, life chances, again points to the need for more adequate income support for families and young people, both in terms of a fair and liveable wage for those in employment and adequate Centrelink allowances for those who are not. Alongside income is the issue of the costs of essential services: for example, we write at a time of a housing affordability crisis. For the future of the young people in our study and others like them living in low-income families, the cost of post-school education and training will also be crucial.

Policy issues of particular relevance for low-income 16 years olds such as those in our study include:
- affordable post-compulsory education, including school, TAFE and university
- adequate income support for the young people and their families
- individual support and advice for young people who have left school.

Strengths and limitations

The findings of stage 8 of the Life Chances Study for the 16 year olds are based on a short self-completion survey. Collection of more qualitative data such as collected in stage 7 of the study is planned for future stages, which will give a clearer idea of the processes involved in growing up and the transition to adulthood. We emphasise the value of the views of young people as well as their parents on their experiences of growing up. The importance of the young people's views is confirmed in recent studies, for example the study of children's and young people's views of

wellbeing (NSW Commission for Children and Young People 2007) and in case studies of post-school plans (Bryce et al. 2007).

One of the limitations of the Life Chances Study is the lack of direct evidence of what facilities the schools are providing their students. However, many other studies of young people are school based and this study has the strength of including the parental views which school-based studies typically do not.

Conclusions

Given the key role education plays as a pathway to employment, as well as its impact on young people's wellbeing, the findings of this stage of the Life Chances Study provide an important reminder of the need for innovative support for young people from low-income backgrounds and others who are likely to become early school leavers.

The report calls for greater investment in the education and support of the students whom schools are likely to see as 'the difficult kids', those who are struggling academically and/or those with challenging behaviours. Greater investment in these young people before they leave school is likely not only to improve their individual life chances but to produce better learning environments for their peers at school as well.

More resources for this are essential if, for example, the Victorian Government's target for 2010 is to be achieved of 90% of all young people completing Year 12 or its vocational equivalent. There needs to be continuing work by schools to strengthen young people's social connection to school as well as their commitment to formal learning and completion of Year 12, to deal with the decrease in engagement as the young people grow older and with the disengagement of those from disadvantaged backgrounds.

To facilitate young people's multi-faceted transitions to adulthood it is important both to find new ways to engage young people with school and to provide timely and individual assistance for early school leavers, preferably commencing before they leave so they can make a more successful transition, but certainly for those who leave school in an unplanned way and do not link up with further training or work.

In terms of both school retention and career planning, the findings point to the value of increased support for parents of teenagers and for young people who have limited parental support. While there are a number of innovative transition programs, the challenge of how to involve those who need them most needs to be addressed further.

In conclusion, if we want a society that presents opportunities for all our young people, we need to find ways to increase the engagement of young people with school; to provide accessible pathways to training and employment; and to ensure that, for young people in low-income families, their income is sufficient to meet the essential costs of living as well as of education and social participation.

Appendix A Method

Data collection: stage 8

Letters were sent addressed to parents of the 142 children who participated in stage 6 of the study. The parents' letters included a brief data collection sheet to ascertain family structure, parental employment and income to allow family income level to be assessed. There were also two open ended questions for parents about how the young person was getting on. Parents were asked to pass on an enclosed (unsealed) envelope to their 16 year old. This contained a covering letter with consent form and the four-page About Myself survey. Parents and young people were given separate stamped addressed envelopes to return their survey forms. When the About Myself surveys were received we posted a $10 postal order to the young person. In a few cases the young people indicated that they did not want payment, preferring for it to be retained by the Brotherhood of St Laurence.

The letters were sent out in mid October 2006, asking for returns by early November. We followed up non-returns after that date by phone and by email. Three researchers undertook phone follow-up. Some families had changed address. A number of parents and young people said that they had posted their forms although we did not receive them. Some parents and young people chose to complete the surveys over the phone. A reminder was sent with a Christmas card in December.

We made some contact with families of all 142 young people who had been in stage 6 as 11 and 12 year olds, and received survey responses for 125 of the 16 year olds. The 17 young people from whom we did not receive About Myself questionnaires included: four who chose not to be in this stage of the study (refusals); four who were overseas on exchange; two who had left home and whose whereabouts was unknown; one with an intellectual disability; and six whose surveys had not been received by mid February. We received information from most of the parents although ten had either chosen not to participate or had not returned their response by the mid February cut-off.

The About Myself surveys and parent information was entered in SPSS. School engagement and other scores were developed (see Appendix B).

Statistical significance

The quantitative data was generally categorical data and was tested for significance using chi-square. For changes over time, the McNemar test was used. When an association is described as significant in the text, this indicates statistical significance at a level of probability of .05. This is also indicated on tables. The tests of significance are used to indicate whether differences between the groups in the study are likely to have occurred by chance.

Family income assessment

Family income was assessed using the three categories from earlier stages, updated by the Consumer Price Index (CPI). The issues of updating income levels are discussed in Taylor and Fraser (2003, p.192). The stage 6 income levels (Method A) were updated by the CPI (see Table A1). The income groups for stage 8 can be summarised as follows:
- low income (under 120% of 1996 Henderson Poverty Line, updated)

    (for example, for a couple (with some employment) with two teenage children a net income of below $682 per week)
- high income (above 1996 Family Payment cut off, updated)

    (for example, for a couple (with employment) with two teenage children a net income of above $1223 per week)
- medium income (between low and high).

Table A1 Family income levels Life Chances Study stage 8

Income levels	Low income Level 1		Medium income Level 2	High income Level 3
	Below Henderson Poverty Line 1996 plus 20%, updated by CPI		Between level 1 and 3	Above 1996 Family Payment cut-off, updated by CPI
Income unit	*$/wk (net)*	*$/yr (net)*		*$/yr (gross)*
Head in the labour force	*BELOW*			*ABOVE*
Couple with 1 child	584	30354		83305
Couple with 2 children	682	35457		87472
Couple with 3 children	780	40558		91638
Couple with 4 children	878	45661		95804
Couple with 5 children	973	50575		99970
Couple with 6 children	1067	55489		104136
Couple with 7 children	1162	60403		108302
Single parent with 1 child	466	24235		83305
Single parent with 2 children	564	29333		87472
Single parent with 3 children	662	34435		91638
Single parent with 4 children	760	39538		95804
Single parent with 5 children	855	44452		99970
Head not in the labour force				
Couple with 1 child	515	26784		83305
Couple with 2 children	613	31886		88004
Couple with 3 children	711	36989		91638
Couple with 4 children	809	42090		95804
Couple with 5 children	904	47004		99970
Single parent with 1 child	397	20661		83305
Single parent with 2 children	495	25763		87472
Single parent with 3 children	594	30864		91638
Single parent with 4 children	692	35967		95804
Single parent with 5 children	786	40881		99970

Note: To arrive at income levels for stage8, income levels used for stage 6 in 2002 were adjusted by CPI increase of 13.8% (March 2002 to December 2006)

Income levels take into account family size and labour force status. However Table A1 suggests a degree of accuracy about income estimation that was not always present in the data received. In completing the short postal questionnaire some parents did not give their income details. In 20 cases we estimated the family income based on more detailed information from the previous stage (stage 6 or 7), taking into account any changes of circumstance. Further difficulties in estimating family income include the possible contribution of older children's earnings to household income and income from family businesses. Additional difficulties accrue because the Henderson poverty line is based on net income and the Centrelink income cut-off indicators of high income are based on gross income and not all families indicated whether their income was before or after tax. In a few cases estimates were made using tax tables. Most families were clearly in a particular income category; however some were borderline, including a few on low medium incomes. Of the 55 high-income families, we estimate at least 50 had incomes over $100,000, and were clearly in that category.

Points of comparison for income levels (December 2006)

At the time of stage 8, for an unemployed couple with two teenage children (one aged 16 and one younger) their weekly income from Centrelink would be $460 (or $23,920 p.a.). Our low-income

category would include all families reliant solely on Centrelink payments as well as some on low wages.

The Federal Minimum Wage at December 2006 was $511.86 per week gross (or $26,617 p.a.) (www.fairpay.gov.au); and average weekly earnings (full-time adult ordinary time) in August 2006 were $1051.30 gross (or $54,667 p.a.) (ABS). Median disposable income for all families with children was $972 per week in 2004/5 (McNamara et al. 2004, p.12).

In reference to the study's high-income level of $1682 per week gross example (for a couple with two children), ABS figures for 2003–04 show 22.7% of households have a gross weekly income over $1600. This would put the high-income households in the study in approximately the top 20% of Australian households.

Note: with the changes from Family Allowance to Family Tax Benefit and subsequent (Howard Government) increases in income cut-off to include more high-income families, the December 2006 income level at which Family Tax Benefit A stops for a couple with two teenage children is $104,317 p.a. (or $2006 p.w. gross).

Updating poverty lines is controversial (Harding, Lloyd & Greenwell 2001). The choice of indexation method used (adjusting for CPI increase) takes into consideration general cost of living increases rather than relative income changes, so with incomes rising one would expect more people in the high-income category over time.

Appendix B Results: 'About Myself'

About Myself tables

Table A2 About Myself responses – stage 8 (age 16) compared with stage 6 (age 11/12)

	Age 11/12 n=125		Age 16 n=125	
I always or often ...	Number	%	Number	%
Have a good group of friends at school	108	86	104	83
Think where I live is a good place to grow up	100	80	97	78
Use a computer at home*	54	43	90	72
Am easy to get on with	79	63	89	71
Have very good health	84	67	78	62
Get along well with my parents*	98	78	78	62
Enjoy learning new things	NA	NA	73	58
Get on well with my teachers*	86	69	69	55
Enjoy playing sport*	88	70	68	54
Have enough money for what I need	54	43	67	54
Use the computer at school	64	51	64	51
Do my homework on time*	86	69	57	46
My family has fun together*	84	67	55	44
Enjoy reading books*	75	60	49	39
Look forward to going to school	60	48	46	37
Help with the housework	43	34	42	34
My parents worry a lot about money*	8	6	20	16
I have a boyfriend/girlfriend	NA	NA	19	15
Argue with my parents	5	4	12	10
Drink alcohol	NA	NA	8	6
Smoke	NA	NA	6	5
Feel left out at school	2	2	5	4
Wag school	NA	NA	3	2
Feel sad or unhappy	2	2	3	2
Fight with other kids	3	2	2	2
Use marijuana or other drugs	NA	NA	1	1
Have been in trouble with the police	NA	NA	0	0

NA = not applicable. These questions were not asked at stage 6.
*P<0.05 using McNemar test of significance.

Table A3 About Myself responses – stage 8 (age 16) by family income at age 16

I always or often ...	Low income n= 39		Medium income n=31		High income n=55	
	n	**%**	n	**%**	n	**%**
Have a good group of friends at school	30	**77**	24	**77**	50	**91**
Think where I live is a good place to grow up	25	**64**	25	**81**	47	**86**
Use a computer at home	24	**62**	23	**74**	43	**78**
Am easy to get on with	25	**64**	24	**77**	40	**73**
Have very good health	19	**49**	20	**65**	39	**71**
Get along well with my parents	19	**49**	22	**71**	37	**67**
Enjoy learning new things	18	**46**	18	**58**	37	**67**
Get on well with my teachers*	17	**44**	14	**45**	38	**69**
Enjoy playing sport*	15	**39**	16	**52**	37	**67**
Have enough money for what I need*	14	**36**	18	**58**	35	**64**
Use the computer at school*	12	**31**	16	**52**	36	**65**
Do my homework on time*	14	**36**	10	**32**	33	**60**
My family has fun together	11	**28**	16	**52**	28	**51**
Enjoy reading books*	10	**26**	10	**32**	29	**53**
Look forward to going to school*	9	**23**	10	**32**	27	**49**
Help with the housework	13	**33**	11	**36**	18	**33**
My parents worry a lot about money*	11	**28**	5	**16**	4	**7**
I have a boyfriend/girlfriend	8	**21**	4	**13**	7	**13**
Argue with my parents	5	**13**	4	**13**	3	**6**
Drink alcohol	4	**10**	3	**10**	1	**2**
Smoke	5	**13**	0	**0**	1	**2**
Feel left out at school	2	**5**	3	**10**	0	**0**
Wag school	2	**5**	1	**3**	0	**0**
Feel sad or unhappy	2	**5**	1	**3**	0	**0**
Fight with other kids	2	**5**	0	**0**	0	**0**
Use marijuana or other drugs	1	**3**	0	**0**	0	**0**
Have been in trouble with the police	0	**0**	0	**0**	0	**0**

*P<0.05, unless cell numbers too small to be conclusive

Table A4 About Myself responses – stage 8 (age 16) by income group over time

I always or often ...	Low (3 or 4 stages) n= 35		Sometimes low (1 or 2 stages) n=21		Never low n=69	
	n	%	n	%	n	%
Have a good group of friends at school	28	**80**	18	**86**	58	**84**
Think where I live is a good place to grow up	21	**60**	16	**76**	60	**87**
Use a computer at home	20	**57**	15	**71**	55	**80**
Am easy to get on with	23	**66**	17	**81**	49	**71**
Have very good health	18	**51**	13	**62**	47	**68**
Get along well with my parents	17	**49**	15	**71**	46	**67**
Enjoy learning new things	17	**49**	13	**62**	43	**62**
Get on well with my teachers	18	**51**	10	**48**	41	**59**
Enjoy playing sport	13	**37**	12	**57**	43	**62**
Have enough money for what I need	13	**37**	11	**52**	43	**62**
Use the computer at school*	10	**29**	12	**57**	42	**61**
Do my homework on time*	13	**37**	5	**24**	39	**57**
My family has fun together	12	**34**	9	**43**	34	**49**
Enjoy reading books	8	**23**	8	**38**	33	**48**
Look forward to going to school	9	**26**	7	**33**	30	**44**
Help with the housework	13	**37**	9	**43**	20	**29**
My parents worry a lot about money	8	**23**	4	**19**	8	**12**
I have a boyfriend/girlfriend	8	**23**	2	**10**	9	**13**
Argue with my parents	4	**11**	3	**14**	5	**7**
Drink alcohol	3	**9**	1	**5**	4	**6**
Smoke	4	**11**	1	**5**	1	**1**
Feel left out at school	1	**3**	2	**10**	2	**3**
Wag school	1	**3**	1	**5**	1	**1**
Feel sad or unhappy	2	**6**	1	**5**	0	**0**
Fight with other kids	1	**3**	1	**5**	0	**0**
Use marijuana or other drugs	1	**3**	0	**0**	0	**0**
Have been in trouble with the police	0	**0**	0	**0**	0	**0**

*P<0.05, unless cell numbers too small to be conclusive

Table A5 About Myself responses – stage 8 (age 16) by gender

I always or often ...	Female n=75		Male n=50		Total n=125
	n	**%**	n	**%**	%
Have a good group of friends at school	64	**85**	40	**80**	83
Think where I live is a good place to grow up	59	**79**	38	**76**	78
Use a computer at home	52	**69**	38	**76**	72
Am easy to get on with	56	**75**	33	**66**	71
Have very good health	48	**64**	30	**60**	62
Get along well with my parents	48	**64**	30	**60**	62
Enjoy learning new things	46	**61**	27	**54**	58
Get on well with my teachers	46	**61**	23	**46**	55
Enjoy playing sport*	33	**44**	35	**70**	54
Have enough money for what I need	43	**57**	24	**48**	54
Use the computer at school	41	**55**	23	**46**	51
Do my homework on time*	43	**57**	14	**28**	46
My family has fun together	32	**43**	23	**46**	44
Enjoy reading books	33	**44**	16	**32**	39
Look forward to going to school	31	**41**	15	**30**	37
Help with the housework*	30	**40**	12	**24**	34
My parents worry a lot about money	9	**12**	11	**22**	16
I have a boyfriend/girlfriend	11	**15**	8	**16**	15
Argue with my parents	9	**12**	3	**6**	10
Drink alcohol	3	**4**	5	**10**	6
Smoke	2	**3**	4	**8**	5
Feel left out at school	4	**5**	1	**2**	4
Wag school	2	**3**	1	**2**	2
Feel sad or unhappy	2	**3**	1	**2**	2
Fight with other kids	1	**1**	1	**2**	2
Use marijuana or other drugs	0	**0**	1	**2**	1
Have been in trouble with the police	0	**0**	0	**0**	0

*P<0.05, unless cell numbers too small to be conclusive

Table A6 School engagement by selected items at age 16 (n=125)

	High engagement (n=36) %	Moderate engagement (n=38) %	Low engagement (n=51) %	Total (n=125) %
Individual factors				
Gender				
Female	33	31	36	100
Male	22	30	48	100
*Wellbeing score**				
High	36	33	31	100
Not high	16	27	58	100
*Self-assessed achievement score**				
High	49	31	20	100
Medium	32	32	37	100
Low	7	23	70	100
*Risk behaviour score**				
Low risk	34	30	35	100
Higher risk	8	31	62	100
Family factors				
Family income over time				
Always or mostly low-income	20	34	46	100
Sometimes low-income	24	24	52	100
Never low-income	35	30	35	100
*Family income at age 16**				
Low	18	31	51	100
Medium	19	26	55	100
High	42	33	26	100
Parents' highest education				
Mother tertiary	39	30	32	100
Mother less than Yr 12	15	33	52	100
Father tertiary	37	31	31	100
Father less than Yr 12	17	33	50	100
Family structure at age 16				
Two (natural) parents	31	31	37	100
Sole parent	17	26	57	100
Ethnic background				
Both parents Australian-born	29	26	44	100
Both parents NES birthplace	26	37	37	100
*Family relationships score**				
Positive	46	30	25	100
Medium	15	33	52	100
Negative	6	30	65	100
School factors				
Year level				
Year 10	30	28	42	100
Year 11	35	35	31	100
Left school	0		100	100
School type (n=120)				
Government	26	31	43	100
Non-government	36	32	32	100
All young people	*29*	*30*	*41*	*100*

*P<0.05

Table A7 Plans for school completion and various post-school destinations by selected items at age 16 (n=125)

	Year 12 %	University %	TAFE %	Apprenticeships %	All plans
Individual factors					
Gender					
Female	96	79*	19	12	
Male	90	58*	18	22	
School engagement score					
High	100	92*	6*	3*	
Moderate	97	90*	13*	8*	
Low	82	41*	31*	31*	
Self-assessed achievement score					
High	100	97*	3*	6	
Medium	94	72*	24*	17	
Low	80	40*	27*	27	
Wellbeing score					
High	95	79*	8*	15	
Not high	91	56*	38*	18	
Risk behaviour score					
Low risk	95	75*	15	16	
Higher risk	85	54*	31	15	
Family factors					
Parents' highest education					
Mother tertiary	100*	84*	9*	7*	
Mother less than Yr 12	85	55*	27	30*	
Father tertiary	100	84*	8*	8*	
Father less than Yr 12	92	67	29	29	
Family structure at age 16					
Two (natural) parents	98	76	14	16	
Sole parent	78	52*	39	22	
Ethnic background					
Both parents Australian-born	93	72	18	15	
Both parents non-English speaking birthplace	89	63	19	22	
Family relationships score					
Positive	93	79	10	10	
Medium	91	63	22	24	
Negative	94	59	41	18	
School factors					
Year level					
Year 10	97	69	19	17	
Year 11	100	85	12	15	
Left school	0	0	40	20	
School type					
Government	94	64*	21	24*	
Non-government schools	100	85*	13	6*	
Total percentage	*92*	*70*	*18*	*16*	*100*
Total number	115	88	23	20	125

Note multiple responses possible. *P<0.05

About Myself scores

To facilitate analysis, a number of scores were created from the items in the About Myself survey as outlined below. The method used is detailed for the school engagement score; a similar method was used for other scores. The items included and the score results are listed below.

School engagement score
Code each item '0' for a positive response (e.g. always or often looking forward to school; seldom or never wagging school), code '1' for sometimes and code '2' for negative response (seldom or never look forward to school; always or often wag school)

For the composite eight-item school engagement score, this gives a possible range of 0 (highest engagement) to 24 (lowest engagement). As at stage 7, these were classified as high engagement (0–1), medium (2–3) and low (4 or more).

School engagement items
> I look forward to going to school
> I have a good group of friends at school
> I fight with other kids (negative)
> I get on well with my teachers
> I do my homework on time
> I feel left out at school (negative)
> I enjoy learning new things
> I wag school (negative)

School engagement score results: 'high' 29 per cent; 'medium' 30 per cent; 'low' 41 per cent.

Family engagement items
> I argue with my parents (negative)
> I get along well with my parents
> My family has fun together

Family relationships score results: 'positive' 49 per cent; 'medium' 37 per cent; 'negative' 14 per cent.

Wellbeing items
> I have very good health
> I feel sad or unhappy (negative)

Wellbeing score results: 'high' 64 per cent; 'not high' 36 per cent.

Risk behaviour items
> I smoke
> I drink alcohol
> I use marijuana or other drugs
> I have been in trouble with the police

Risk behaviour score results: 'low risk' 79 per cent; 'higher risk' 21 per cent.

School achievement score
The 16 year olds were asked whether they did better than most in their class, as well as most or not as well as most. They were asked to rate this for how they did overall at school and for mathematics and English. As above, a simple score was created for analysis by coding the 'better than' results as '0', 'as well as' as '1' and 'not as well as' as '2'. This gives a range from 0 (highest achievement) to 6 (lowest achievement).

Self-rated school achievement score results: 'high' 29 per cent; 'medium' 46 per cent; 'low' 25 per cent.

References

Australian Bureau of Statistics (ABS) 2005, *Deaths, Australia*, cat. no. 3302.0, ABS, viewed 11 September 2007, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3302.02005?OpenDocument>.

—— 2006, *Schools, Australia*, cat. no. 4221.0, ABS, viewed 1 February 2007, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/4221.0?OpenDocument>.

Australian Institute of Family Studies (AIFS) 2006, *Snapshots of Australian families with adolescents*, AIFS, viewed 16 August 2007, <http://www.aifs.gov.au/institute/pubs/snapshots/adolescents/adolescents.html>.

Australian Institute of Health and Welfare (AIHW) 2007, *Young Australians: their health and wellbeing*, AIHW, viewed 12 June 2007, <http://www.aihw.gov.au/publications/index.cfm/title/10451>.

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

Beavis, A, Murphy, M, Bryce, J & Corrigan, M 2004, *Post-school plans: aspirations, expectations and implementation*, The Smith Family, Sydney.

Bedson, L & Perkins, D 2006, *A positive influence: equipping parents to support young people's career transitions: evaluation of the PACTS program*, Brotherhood of St Laurence, Fitzroy, Vic.

Billet, S 2006, *Informing post-school pathways: investigating school students' authentic work experience*, NCVER, Adelaide.

Birrell, B, Edwards, D & Dobson, I R 2007, 'The widening gap between demand for and supply of university graduates in Australia', *People and Place*, vol.15, no. 2, pp.72–86.

Boese, M & Scutella, R 2006, *The Brotherhood's Social Barometer: challenges facing Australian youth*, Brotherhood of St Laurence, Fitzroy, Vic.

Bond, L, Butler, H, Thomas, L, Carlin, J, Glover, S, Bowes, G & Patton, G 2007, 'Social and school connectedness in early secondary school as predictors of late teenage substance use, mental health, and academic outcomes', *Journal of Adolescent Health*, vol.40, pp.357.e9–357.e18.

Brooks, R 2003, 'Young people's higher education choices: the role of family and friends', *British Journal of Sociology of Education*, vol.24, no. 3, pp.283–97.

Bryce, J, Anderson, M, Frigo, T & McKenzie, P 2007, *Australian young people: their stories their families and post-school plans*, The Smith Family, Sydney.

Cardak, B A & Ryan, C 2006, *Why are high ability individuals from poor backgrounds under-represented at university?*, Economics Program, Research School of Social Sciences, Australian National University, viewed 30 August 2007, <http://econrsss.anu.edu.au/Staff/ryan/pdf/La%20Trobe%20DP%20A06-04.pdf>.

Department of Human Services (DHS) 2006, *The state of Victoria's children report 2006*, report prepared by S Hood and others, DHS, Melbourne.

Dwyer, P & Wyn, J 2001, *Youth, education and risk: facing the future*, Routledge/Falmer, London.

Edwards, D, Birrell, B & Smith, F T 2005, *Unequal access to university places: revisiting entry to tertiary education in Victoria*, Centre for Population and Urban Research, Monash University, Clayton, Vic.

France, N 1981, *The Primary Reading Test, Level 1*, Revised ed., NFER-Nelson, Windsor, UK.

Fredricks, J, Blumenfield, P & Paris, A 2004, 'School engagement: potential of the concept, state of the evidence', *Review of Educational Research*, vol.74, no. 1, pp.59–109.

Fullarton, S 2002, *Student engagement with school: individual and school-level influences*, LSAY Research Report 27, Australian Council for Educational Research, Melbourne.

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

Gresham, F & Elliott, S 1990, *Social Skills Rating System: manual*, American Guidance Service, Circle Pines, Minnesota, USA.

Harding, A, Lloyd, R & Greenwell, H 2001, *Financial disadvantage in Australia 1990 to 2000: the persistence of poverty in a decade of growth*, The Smith Family/ NATSEM, Sydney.

Jensen, B 2002, *Geographic inequality: neighbourhood externalities and education expectations*, PhD thesis, Melbourne Institute of Applied Social and Economic Research, University of Melbourne, Parkville, Vic.

Jordan, L & Horn, M 2007, *Still looking for a break: welfare to work – so what's changed?*, Melbourne Citymission, Melbourne.

Khoo, S T & Ainley, J 2005, *Attitudes intentions and participation*, LSAY Research Report 41, Australian Council for Educational Research, Melbourne.

Long, M 2006, *How young people are faring 2006: key indicators*, Dusseldorp Skills Forum, viewed 12 June 2007, <http://www.dsf.org.au/hypaf.html>.

McLeod, J & Yates, L 2006, *Making modern lives: subjectivity, schooling and social change*, State University of New York Press, Albany, USA.

McNamara, J, Lloyd, R, Toohey, M & Harding, A 2004, *Prosperity for all? How low income families have fared in boom times*, NATSEM, University of Canberra, Canberra.

Morell, S, Taylor, R & Kerr, C 1998, 'Unemployment and young people's health', *Medical Journal of Australia*, vol.168, pp.236–240.

Murray, M & Beavis, A 2005, 'Towards equity? Social inequality, education and post-school plans: some policy implications', paper presented to Looking back looking forward: a quarter century of social change Australian Social Policy Conference, University of New South Wales, Sydney, 20–22 July.

NSW Commission for Children and Young People 2007, *Ask the children: overview of children's understandings of well-being*, NSW Commission for Children and Young People, Surry Hills, NSW.

OECD 2006, *Education at a glance: OECD indicators 2006*, OECD, viewed 11 September 2007, <http://www.oecd.org/document/52/0,2340,en_2649_201185_37328564_1_1_1_1,00.html>.

Penman, R 2004, *What do we know about the experiences of Australian youth? An easy reference to the Longitudinal Surveys of Australian Youth research reports, 1996–2003*, Australian Council for Educational Research, Melbourne.

—— 2006, 'Psychosocial factors and intergenerational transmission of welfare dependency: a review of the literature', *Australian Social Policy 2006*, Department of Families, Community Services and Indigenous Affairs, Canberra.

Pocock, B 2006, *The labour market ate my babies: work, children and a sustainable future*, Federation Press, Leichhardt, NSW.

Robinson, E 2006, *Young people and their parents: supporting families through change that occur in adolescence*, Australian Family Relationship Clearinghouse briefing, viewed 17 August 2007, <http://www.aifs.gov.au/afrc/pubs/briefing/b1pdf/b1.pdf>.

Ruschena, E, Prior, M, Sanson, A & Smart, D 2005, 'A longitudinal study of adolescent adjustment following family transitions', *Journal of Child Psychology and Psychiatry*, vol.46, no. 4, pp.353–63.

Saulwick, I & Muller, D 2006, *Fearless and flexible: views of Gen Y: a qualitative study of people aged 16 to 24 in Australia*, Saulwick Muller Social Research, Melbourne.

Saunders, P, Naidoo, Y & Griffiths, M 2007, *Towards new indicators of disadvantage: deprivation and social exclusion in Australia*, Social Policy Research Centre, University of New South Wales, Sydney.

Smith, B 2007, 'School leavers shun trades for university: report', *The Age*, 18 June.

Taylor, J & Fraser, A 2003, *Eleven plus: life chances and family income*, 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 & Nelms, L 2006, *School engagement and life chances: 15 year olds in transition*, Brotherhood of St Laurence, viewed 20 March 2007, <http://www.bsl.org.au/pdfs/Taylor_Nelms_school_engagement_&_life_chances.pdf>.

Vickers, M, Lamb, S & Hinkley, J 2003, *Student workers in high school and beyond: the effects of part-time employment on participation in education, training and work*, LSAY Research Report Number 30, Australian Council for Educational Research, Camberwell, Vic.

Willms, J 2003, *Student engagement at school: a sense of belonging and participation: results from PISA 2000*, OECD, Paris.

Previous research reports and chapters from the Life Chances Study

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

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

Gilley, T 1994a, '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 1994b, *Beyond the city: access to services for mothers and babies*, Brotherhood of St Laurence, Melbourne.

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

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 1997, *Kids and kindergarten: access to preschools in Victoria*, Brotherhood of St Laurence, Melbourne.

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

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

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

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

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