



The cost of a free education

Cost as a barrier to Australian public education

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August 2009



Brotherhood
of St Laurence

Working for an Australia free of poverty

Published by

Brotherhood of St Laurence
67 Brunswick Street
Fitzroy Vic. 3065
ABN 24 603 467 024

Tel: (03) 9483 1183

Internet: www.bsl.org.au

ISBN 978-1-921623-00-4

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Acknowledgments

A special thank you to those who made this report possible: Gavin Dufty of the St Vincent de Paul Society and Kathy Landvogt of Good Shepherd Youth and Family Service who both provided valuable technical advice on researching the true cost of education in Australia.

Thank you to the Brotherhood of St Laurence staff who as parents completed the School Education Expense survey. Finally, thanks to Deborah Patterson, not only for editing this report, but for the insight at the time of the *Counting the cost* report that more data was needed to show what parents actually spend on education.

Summary

Participation in education is paramount in the current Australian Government policy on young people. Given that the proportion of 15–19 year olds not engaged in full-time study or work is as high as one-quarter in some parts of Australia, policy to secure the educational, and ultimately social and financial, inclusion of young people is welcome. However, active consideration of the barriers to participation should be an essential part of any National Participation Requirement. Given school education is theoretically free, it is something of an oxymoron that cost remains one of the barriers preventing children from low-income families from receiving the education taken for granted by most Australians.

In Victoria, the narrow definition of a ‘free’ education means that parents are called upon by schools to pay for a range of ‘essential’, ‘optional’ and ‘voluntary’ items. When the additional costs of extra supplies, participation in the football team or learning an instrument, transport to and from school, lunches, home computer and internet expenses are considered, the total mounts up. A 2005 OECD study shows that 16.4 per cent of Australia’s total expenditure on secondary and post-secondary non-tertiary education came from the private purse. And the costs are rising rapidly. Over the last 20 years, the Education CPI for Melbourne has increased at a rate 2.5 times that of the overall Consumer Price Index. In the last eight years, preschool and primary education costs increased at a rate of 1.4 times the CPI and secondary education costs at 1.6 times the CPI.

So what does it cost the average parent to send their children to school each year? There have been few attempts to benchmark the reasonable costs of a government school education. These have varied in how they define education costs, what is seen as standard or essential, the method of calculating expenses and assumptions about the use of items like home IT equipment.

In calculating the cost of education in a government school, the Brotherhood of St Laurence has applied a social inclusion lens and measured the costs associated with *full participation*. A holistic view of education and learning has been adopted, embracing a broad range of education expenses. A pilot survey conducted with parents indicates that the annual price tag is \$3624 for primary school and \$3928 for secondary school. Term 1 costs represent a disproportionate share of annual expenses: 47 per cent for primary school aged children and 57 per cent for secondary.

While government assistance includes the Victorian School Start Bonus and the Education Maintenance Allowance and the Commonwealth Education Tax Refund and Youth Allowance, these fail to adequately target or assist low-income families. Three hypothetical low-income households highlight the inadequacy of current assistance. For household 1, a sole parent with two primary-aged children, annual education costs would be \$7248 or 23 per cent of total income. The costs for first term would account for 44 per cent of income and after rent was deducted would leave \$20 per day to live on for the remainder of the quarter. For household 3, a 16-year-old student living away from home, annual education expenses would account for 30 per cent of income and Term 1 costs for 68 per cent of quarterly income.

The reality is that low-income households cannot spend such high proportions of their income on education and so many children are unable to participate fully. The implications may be seen in earlier BSL research involving low-income parents. Up to 56 per cent said their children had missed out on basic school equipment or activities and around 40 per cent said they had kept their children home due to cost. There was evidence that this effective exclusion affected children’s self-esteem and how they viewed school.

Education is a key component of social inclusion. If we are to reach the target of 90 per cent Year 12 or equivalent attainment, then policy measures are required to ensure that financial hardship is not a barrier to attendance and learning for students in low-income households.

Recommendations

On the basis of this report, the following recommendations are made to governments:

Federal government

- Increase funding for public schools to ensure that the standard school curriculum is free and that financial hardship is not a barrier to participation.
- Cease the Education Tax Refund and divert savings into core funding of education in schools.
- Increase the level of income support through Youth Allowance and family tax payments to ensure that students can afford to fully participate in learning.

State government

Assistance

- Means test the School Start Bonus and divert savings into core funding of education in schools.

Costs

- Provide camps, excursions and incursions that are recognised as part of the curriculum, and therefore free for all students.
- Remove subject contributions, levies and charges for consumables provided by the school for all students, to ensure that cost is not a factor in subject choice.
- Introduce free public transport for all schoolchildren to address cost-induced non-attendance, with the added benefit of reducing the carbon footprint of education.
- Pilot a textbook library scheme in which students borrow their books for the year and pay for the books if they are lost or are damaged beyond reasonable wear and tear.
- Resource schools to operate a second-hand uniform shop.

Policy and best practice

- Benchmark the full cost of education to develop a ‘reasonable costs’ policy.
- Require all schools to disclose a detailed schedule of annual fees for each year level with the additional costs associated with particular subjects. It is recommended that this information be on the education department website and available in hard copy via schools and local children’s and youth services.
- Require all schools to develop a policy to ensure that cost is not a barrier to full participation by their students as part of student engagement policies.
- Use existing regional networks as a medium for schools and local community or welfare organisations to share information and develop best practice for addressing the impact of cost impediments to full participation in education.

Research

- Conduct further research to model the full cost of Australian education, taking into account the impact of locality.

1 Introduction

Participation in education is paramount in current Australian Government policy on young people. The Compact with Young Australians agreed upon at the April 2009 Council of Australian Governments (COAG) meeting seeks to ensure that every young person is able to access an education or training place. Through the National Youth Participation Requirement, all young people must participate in schooling until the end of year 10. As a precondition for obtaining Youth Allowance, they must be in full-time education or training until they reach 17, or alternatively be employed. At this same meeting, COAG brought forward the 90 per cent Year 12 or equivalent attainment rate target from 2020 to 2015 (COAG 2009).

Increasing participation in education is consistent with Australia's social inclusion agenda. The first aspiration in the Principles for Social Inclusion statement is: 'Reducing disadvantage – Making sure people in need benefit from access to good health, education and other services' (Australian Government 2008, p.1). Concern for the inclusion of young people is timely. As of May 2008, the percentage of 15–19 year olds not engaged in full-time education or work was 9.8 per cent in Victoria, 14 per cent in New South Wales and as high as 24.8 per cent in the Northern Territory (ABS 2008, in Lamb & Mason 2008, table 3, p.6). This effectively means that, in some parts of Australia, up to one-quarter of young people are not included and at risk of educational, social and financial exclusion. In government schools, the Australian retention rate for Year 7–12 students was 68.3 per cent, significantly lower than the rate for all schools (74.3 per cent) (DEECD) 2008, table 10). Reaching the 90 per cent retention target by 2015 is a formidable challenge.

In responding to this challenge, it is necessary to understand why young people do not participate in education. There is considerable evidence that poor retention and achievement are linked to socioeconomic status:

- Vinson's analysis (2004) of the distribution of social disadvantage in Victoria and New South Wales found that 25 per cent of early school leavers came from just 5 per cent of postcodes.
- Low-SES students enjoy school less. The Healthy Neighbourhoods School Survey indicated that Victorian students from lower socioeconomic status quartiles were less likely to report high levels of enjoyment and achievement and more likely to say they 'hated' school (20.9 per cent in the lowest quartile compared with 11.7 per cent in the highest) (Williams 2007).
- Students from low socioeconomic backgrounds achieve lower results across their schooling (Teese & Polesel 2003). The 2006 Victorian On Track Survey found that almost two-thirds of low achievers in Year 12 come from low to very low socioeconomic backgrounds and that low-SES students are significantly less likely to go to university (37.6 per cent of low-SES students compared with 60.2 per cent of high-SES students) (Teese et al. 2006, table 8, p.20).
- Those who have not completed Year 12 are more likely to be from low-SES backgrounds. Nationally in 2007, 59 per cent of students from such backgrounds completed Year 12, compared with 64 per cent from medium and 77 per cent from high socioeconomic backgrounds (Steering Committee for the Review of Government Service Provision 2009, 4.73).

The figures indicate that overall, students from disadvantaged backgrounds participate less, achieve less and enjoy school less. As a consequence they are missing the kind of educational experiences

enjoyed by other Australian students and may suffer lifelong consequences with respect to their employment, financial and social inclusion.

While there are many contributing causes, among the most basic barriers to participation in education is financial cost and affordability. Previous BSL research shows how costs reduce the participation and school attendance of low-SES students (Bond & Horn 2008). This finding is supported by school absenteeism data. In Victoria in 2006 this was 18–20 days for students in Years 8–10, with the least wealthy schools recording greater absences (Brotherhood of St Laurence 2008, p.4).

Cost should not be a barrier to education in Australia, given our government's commitment to social justice and government delivery of a universal education. As Prime Minister Kevin Rudd states:

... the pursuit of social justice is founded on the argument that all human beings have the intrinsic right to human dignity, equality of opportunity and the ability to lead a fulfilling life ... Accordingly, government has a clear role in the provision of such public goods as universal education ... (Rudd 2009, p.29).

Education is technically free in Australia. In reality, the definition of 'what is free' is narrow and Australian education is guided by a neoliberal, 'user pays' philosophy rather than one of social justice. This is demonstrated by OECD figures indicating that 16.4 per cent of Australia's expenditure in 2005 on secondary and post-secondary, non-tertiary education came from private sources. While the United States shares a neoliberal approach, its private expenditure is lower at 9 per cent (OECD 2008, table b3.2a, p.252).

The purpose of this paper is to apply the principles of social inclusion to education costs. According to the BSL's definition:

A social inclusion approach involves the building of personal capacities and material resources, in order to fulfil one's potential for economic and social participation, and thereby a life of common dignity ... It stresses **personal capacities**—health, education social networks, **material resources**—adequate housing transport, income and access to services, to **fulfil potential for economic** (work) and **social participation** (recreational, cultural, sporting and everyday living activities) – and thereby a **socially valued lifestyle** (Nicholson 2008, p.2)

The paper explores both the financial cost and affordability of education, which is holistically defined to include the broad costs of full participation at an Australian government school. A further aim is to promote informed discussion to ensure that financial hardship does not prevent participation and attainment.

Although the paper does not review the historical context for a free education in Australia, it examines current educational policy, with a focus on Victoria. The financial costs of education are explored, before examining how those costs have increased dramatically relative to the Consumer Price Index. The paper then asks: what does it actually cost parents to provide their children with an Australian education? Given the limitations of existing approaches, a BSL model is proposed to benchmark the reasonable costs of full participation in education. The paper identifies the main forms of government assistance available to families and considers their adequacy in meeting these costs. Research demonstrating the implications of education costs for low-income children is examined before a series of recommendations are made.

2 Justice, equity and a ‘free’ education

Through its policy, Australia has made a strong commitment to provide education that is socially just, equitable and ‘free’.

In 1999 all Australian education ministers affirmed the Adelaide Declaration on the goals of education which stated that ‘schooling should be socially just’ so that all students have access to high quality education to enable Year 12 achievement or the vocational equivalent and a pathway to employment, further education or training (MCEETYA 1999). A decade later, however, the 2008 Melbourne Declaration acknowledges that ‘by comparison with the world’s highest performing school systems, Australian students from low socioeconomic backgrounds are under-represented among high achievers and over-represented among low achievers’. The Melbourne Declaration’s first goal is that: ‘Australian schooling promotes equity and excellence’. Therefore, federal and state governments and the school sectors must ‘ensure that socioeconomic disadvantage ceases to be a significant determinant of educational outcomes’ (MCEETYA 2008, p. 7).

While these Declarations state the importance of socially just and equitable schooling, this is not the same as committing to the provision of ‘free’ schooling. However, Australia is committed as a signatory to the International Covenant on Economic, Social and Cultural Rights to provide primary education that is ‘compulsory and free to all’ and to make secondary education accessible by the ‘progressive introduction of free education’ (Durbach & Moran 2004, pp.5–6).

In the state of Victoria, education is free for students under the age of 20 in the key learning areas specified in the Declaration. The Department of Education and Early Childhood Development (DEECD 2008b) defines as free ‘...the provision of resources, and administration and facilities associated with the standard curriculum program’. While schools can seek financial contributions, because education is ‘free’ they cannot refuse to provide instruction if these contributions are not made, according to the *Education Training and Reform Act 2006* (pp. 21–2). The narrow definition of what is free means that a significant proportion of education costs are not free: a policy implemented at the start of 2008 specified that school councils can request payments from parents under three categories which must be used on invoices to parents with specific details about expenses. The categories are:

1. **essential education items** which parents and guardians are **required** to provide or pay the school to provide for their child (e.g. stationery, textbooks and school uniforms where required).
2. **optional extras** which are offered on a user-pays basis which parents and guardians may **choose** whether their child accesses or participates in (e.g. school magazines, extracurricular programs or activities)
3. **voluntary financial contributions** which parents and guardians may be **invited** to donate to the school (e.g. grounds beautification, additional computers) (DEECD 2008b, p.4, original emphasis).

School camps are included among the essential items which students are ‘expected to attend’, but guidelines specify that ‘parents and guardians are provided with an alternative option for their children if they choose not to participate in an excursion or camp’ (DEECD 2008b, pp.7,9). Similarly, excursions, field trips and visits by speakers are not included in the free coverage of key learning areas, nor is computer use (an IT payment is often charged). Also not included are books, stationery, subject supplies or uniforms.

These policies present a mismatch. The goals of justice and equity are espoused along with the promise of a free education. However, in practice, basic items required to participate in school are not included. For example, even though key learning occurs on camps and excursions, these are on the user-pays list.

Parents also face various other costs associated with their children's schooling: transport to and from school, lunches, home computer access and the costs of additional activities such as team sports, learning an instrument or private tutoring. These costs impact on the ability of disadvantaged students to fully participate in schooling and should be addressed within broader education reform policy and the Compact with Young Australians.

3 The increasing cost of a 'free' education: the Consumer Price Index

The Consumer Price Index for education indicates not only that education is *not* free but also that costs have increased rapidly over the last 20 years.

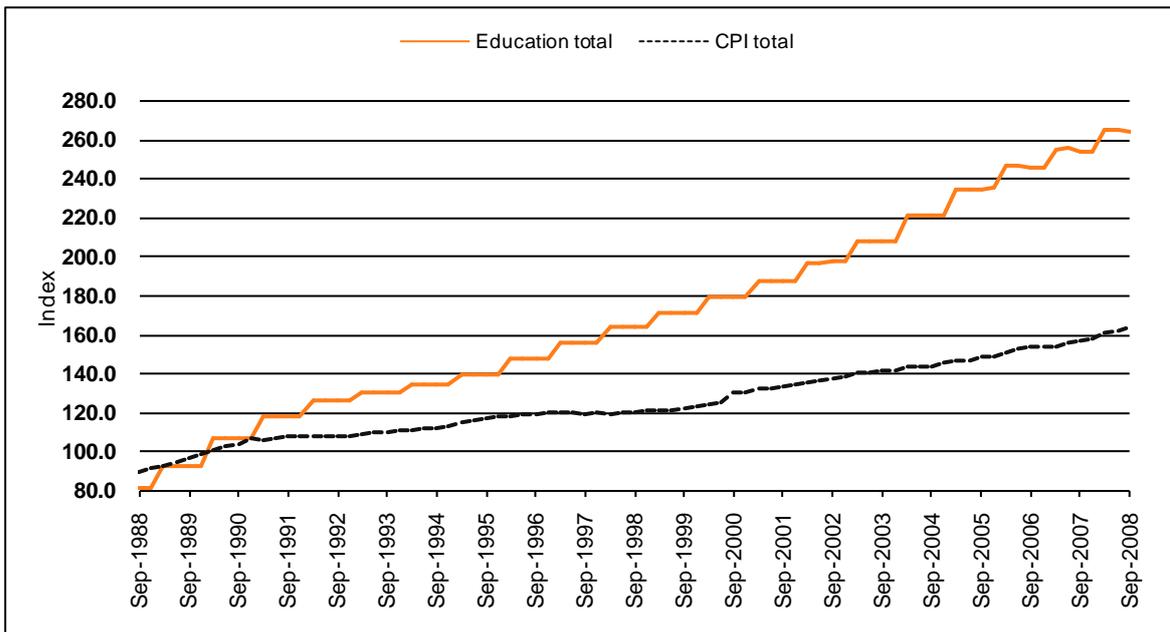
The Consumer Price Index measures household inflation as the average change in the cost of goods and services (on an out-of-pocket expenses basis) across two set periods¹. The education CPI is the weighted average of education costs. Preschool costs are based on fees and adjusted for the childcare rebate. Primary and secondary costs include school fees across public, private and religious schools as well as other fees—for example book fees, payments for excursions and trips, school building funds, camp fees and swimming lesson fees. Tertiary education similarly includes course fees and administration fees which include enrolment fees, book and library fees, and student association fees (ABS 2005).

Between March 1990 and September 2008, the Consumer Price Index for Melbourne increased by 63.7 points, while the Education Index (which measures preschool and primary, secondary and tertiary education costs) increased by 156.8 points. Thus education costs have increased at a rate 2.5 times faster than the CPI, as shown in Figure 3.1.

Note that an increase to the Child Care Tax Rebate affected the preschool and primary education index in the third quarter of 2008, as may be seen in Figure 3.2 (ABS 2008b).

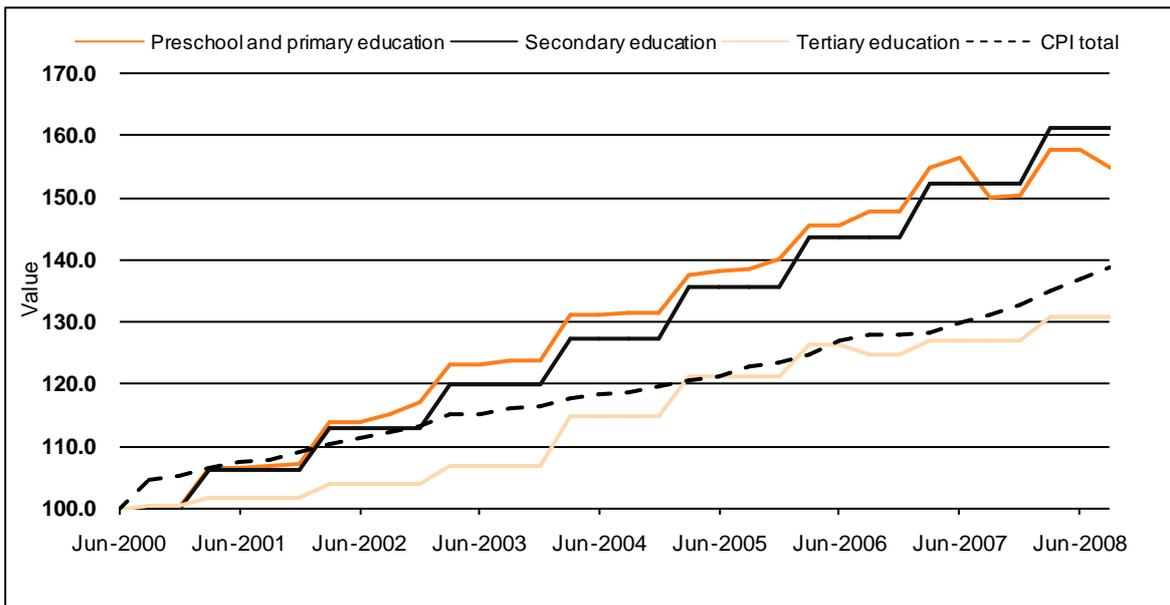
¹ Note that CPI data is collected only for metropolitan areas.

Figure 3.1 Consumer Price Index and Education Index, 1988–2008



Source: ABS 2008b

Figure 3.2 Consumer Price Index and education cost subcategories for Melbourne, 2000–08



Note: The CPI total has been indexed at 100 to allow comparison across the measures.
Source: ABS 2008b

In June 2000, education subcategories (preschool and primary education, secondary and tertiary education) were included for the first time.

From 2000 to 2008, tertiary education was the only measure that did not increase relative to the CPI, which increased by 38.8 points. Meanwhile:

- Preschool and primary education costs increased by 54.8 points. This represents an increase of 1.4 times the CPI.
- Secondary education costs increased by 61.4 points. This represents an increase of 1.6 times the CPI.

In considering the increased cost of education it must be remembered that the CPI is based on the average household. The Relative Price Index (RPI) uses the same CPI measures, such as the Education Index, as they relate to different household types, for example, low-income households reliant on government benefits or those with several children. Research by the St Vincent de Paul Society indicates that in June 2005:

- Households whose principal income source was unemployment, education or sickness allowances spent less on education. Their average weekly household expenditure was \$4.86, 65.7 per cent lower than the \$14.19 spent by all households (Dufty 2008, table 52, p.57). The significantly lower expenditure of households on these benefits raises questions with respect to access to education in terms of affordability, and in the longer term, transition to further study and work.
- Household composition (the number of parents and children) affected education spending. In sole parent households with two or more children, most areas of expenditure were lower than in all households. However, weekly education expenditure was \$16.64 or 17.3 per cent higher compared with all households who spent \$14.19 (Dufty 2008, table 65, p.65). There was also greater spending on education in couple families with three children. This indicates that education is a greater cost pressure for these families.

Thus not only have educations cost risen faster than the overall cost of living, but households vary in how much they spend. This has implications for overall participation among low-income groups as well as indicating cost pressures, especially for families with multiple children.

4 Measuring the cost of 'free' education

Of relevance both to the broader debate about access to a free education and to the parents who have to pay the bills, is what it actually costs to provide children with an education in Australia. Despite the importance of this information, models of education costs are in short supply. Approaches to identifying education costs include: the budget standards approach used by the Social Policy Research Centre (SPRC); indexed cost estimates by the finance company, AMP; and indexed costs based on a members survey conducted by friendly society, Australian Scholarships Group (ASG). Each approach differs in modelling method and assumptions about what constitutes a 'standard' education and which costs should be included, the formula for accurately calculating those costs and how those costs are reported.

Therefore a fourth, Brotherhood of St Laurence (BSL), approach is proposed to overcome some of these limitations. It represents a preliminary attempt at benchmarking the full cost incurred by parents seeking to provide their children with a good public education.

Budget standards approach

The budget standards approach or 'basket of goods' approach used by the SPRC:

represents what a particular household, living in a particular place at a particular time, needs in order to reach a specific standard of living. This involves specifying all of the items that appear in a typical household's 'consumption basket', including large items like a house, car and furniture down to the minutiae such as toothpaste and vegemite, and pricing them in the shops or using market rates (Saunders 2004, p.1).

This approach represents an 'indicative estimate', based on normative judgements about needs and costs, with two budget scenarios:

- a low cost standard in which a frugal lifestyle allows social and economic participation—any lower and the person would be at risk of disadvantage. This is based on one half of the median standard of living in Australia.
- a modest but adequate standard, based on the median standard of living in Australia (Saunders 1998, p.6).

The budget standards approach calculates the weekly costs of children overall and includes more than just education costs, for example food, clothing and footwear, household provisions, energy (heat and gas), entertainment, pocket money, toys and gifts. SPRC data from 1997 (Saunders 1999, p.68) adjusted relative to the Consumer Price Index for Melbourne, September quarter 2008, indicates that annual 'schooling' costs were \$140 for a six-year-old, \$786 for a ten-year-old and \$860 for a 14-year-old.

In the budget standards analysis, schooling is given the same dollar value for 'low cost' and 'modest but adequate' household budgets, probably because 'schooling' is narrowly defined to include only fees and uniforms and presumed to have fixed costs (that do not vary across households) within the public education system (McHugh 1999, p.12). However, this definition excludes other costs such as textbooks, stationery and home computers; camps/excursions and extracurricular activities; and transport and lunches. While some of these might be considered part of the general costs associated with having a child, transport to school and lunch are primary needs that must be met to enable participation and learning at school. From a pragmatic perspective, inability to meet these general costs can be impediments to children from disadvantaged families.

AMP

Finance management company AMP has developed a 'cost of education calculator' as a guide which provides cost ranges, gathered from AMP Life Limited in August 2001 and other sources including the press, and indexed annually. Table 4.1 shows these ranges indexed to June 2008 values, with mean costs calculated using the ranges.

AMP's costing of education covers more than would reasonably be considered 'standard' education costs, so it has been modified in Table 4.1. Specifically:

- Due to this paper's focus on standard education costs, the cost item 'school holidays (kids at home)' has been omitted on the basis that holidays are a period of non-school and represent a general cost rather than an education one.
- Extra activities are an accepted part of a child's wider education by average Australian standards but these seem to have been overestimated by AMP and in this paper have been limited to the following three items: private tuition; music, dance or an instrument; and sports coaching.

Table 4.1 AMP annual costs for government secondary education for 2008

Secondary education	Estimated annual cost		
	Minimum	Maximum	Mean
1. Government school levy	\$50	\$500	\$275
2. Uniforms			
Summer and winter	\$100	\$1,000	\$550
Sports clothing	\$100	\$1,000	\$550
Sports equipment	\$100	\$1,000	\$550
3. Books and stationery	\$350	\$800	\$575
4. Extra activities¹			
Private tuition	\$100	\$2,000	\$1,050
Music/dance/instrument tuition	\$100	\$2,000	\$1,050
Sports coaching	\$100	\$2,000	\$1,050
5. Other costs			
Travel	\$0	\$1,000	\$500
Lunches	\$100	\$1,000	\$550
Excursions, camps, etc.	\$100	\$1,000	\$550
Total cost	\$1,200	\$13,300	\$7,250

1. Limited here to three items specified

Note: Minimum and maximum values from AMP cost guide ranges; mean calculated from these.

Source: AMP 2008

AMP estimates of lunch costs seem unrealistic. Based on 202 school days in the 2008 Victorian school year (Department of Education Employment and Workplace Relations (DEEWR) 2009), AMP's minimum lunch expense of \$100 per year amounts to only 50 cents a day. The mean outlay allows a daily lunch budget is \$2.72, which would cover a modest home-made lunch but would not include treats, canteen food, barbecues or other special events.

Australian Scholarships Group

A survey of education costs for more than 1,200 children was conducted in 2006 among parents or members of the Australian Scholarships Group (ASG), a not-for-profit organisation that provides education planning services. Costs data, indexed annually, are available for government, systemic (e.g. Catholic) and private schools. The data reported in Table 4.2 is for government schools only². The ASG definition of education costs is straightforward yet covers a broad range of typical expenses explained below the table.

² For comparison, the annual estimated primary school costs were \$7,317 in systemic (e.g. Catholic) schools and \$12,561 in private schools. The annual estimated secondary school costs were \$11,445 in systemic schools and \$21,112 in private schools (Australian Scholarships Group 2008).

Table 4.2 ASG annual education costs for government schools by school stage 2008

Item	Primary school costs	Secondary school costs
	<i>Up to \$</i>	
Tuition fees/levies	\$1,344	\$1,660
Requisites	\$628	\$795
Clothing	\$624	\$740
Incidentals	\$1,267	\$786
Computer & internet	\$1,454	\$1,637
Total cost	\$5,317	\$5,618

1. Tuition fees and levies: includes total tuition and/or annual fees, charges, levies, and fundraising contributions.

2. Requisites: includes items such as stationery, textbooks, school bag, art and craft materials, sports and music equipment, and other requisites appropriate to the stage of schooling for each child.

3. Clothing: includes school-related special clothing requirements, basic school uniform (summer and winter), blazer, shoes, sports uniform/tracksuit, appropriate to the stage of schooling for each child.

4. Incidentals: includes items such as outings, camps, private tuition, music lessons, instruments, coaching, gym/drama/art/dance classes, travel and commuting to school, or any other costs appropriate to the stage of schooling for each child.

5. Computer and internet costs: includes computer hardware and software (e.g. purchase or rental of desktop computer and/or laptop computer, software applications and programs, computer levies, etc.) and internet access costs at home and/or at school.

Source: (Australian Scholarships Group 2008)

Defined costs differ from the budget standards and AMP approaches. For example, while lunch is excluded, transport, computer and internet costs are included. However, ASG's calculations assume that every child requires a personal computer and home internet subscription, whereas home computers are usually shared by several children and adults for education/work, leisure and household purposes, and replaced every few years. Thus this item seems over-costed.

A further disadvantage is that while the ASG data is based on survey research, only maximum costs are available and so they do not represent costs for the average student.

Differing measures

The budget standards, AMP and ASG approaches differ in a number of ways:

- breadth of definition, or what is included, vary (e.g. transport)
- perceptions of what is 'standard' (e.g. the number of after-school activities)
- type of instrument (e.g. survey or estimates)
- methods of calculating costs and assumptions made (e.g. about lunches)
- assumptions about use of items or apportioned costs (e.g. computer-related costs)
- presentation of findings (e.g. maximum or average costs).

These studies provide useful considerations when seeking to calculate education costs. Given each study's limitations, more accurate modelling is needed to calculate the full costs of education in Australia.

School Education Expenses (SEE) survey

The BSL developed the School Education Expenses (SEE) survey in response to the limitations of existing measures. The aim of the survey is to calculate the cost of education in Australia and in so doing, apply a social inclusion lens to public school education by addressing the costs associated with full participation. A holistic view of education and learning was adopted, including some extracurricular activities and education-related IT costs at home which are considered essential if students are to enjoy learning, make friends and do well at school. While lunches might be seen as a general cost, from an educational outcomes perspective, a child without lunch will be less able to learn, and BSL research indicates that disadvantaged children sometimes go without lunch or are kept home from school for this reason (Bond & Horn 2008). The SEE survey calculates costs across the following broad categories:

- payments to the school (both essential and optional extras e.g. subject and computer levies, books, camps)
- voluntary contributions
- additional costs such as those incurred on private shopping trips (uniforms, textbooks etc.)
- extra activities (tutoring, music, football)
- transport to and from school
- lunches
- computer and software
- printer and consumables
- internet
- miscellaneous costs

For a detailed explanation of each item and the calculations used to produce the costs data, refer to Appendix A. To review the SEE survey, refer to Appendix B.

The SEE survey was piloted in May 2009. BSL staff with children who attended government primary or secondary schools were invited to document their education expenses. All BSL managers were asked to forward the SEE survey to staff with children. A researcher then made contact with them to explain the items in the survey and ask them to provide costs based on their records or provide informed estimates. Staff provided data for seven primary aged and six secondary aged children for the 2008 school year and for Term 1 of 2009.

It should be noted that the exercise relied on parent reports of costs, which varied considerably. Individual family circumstances also varied. For some, costs were lower due to children not using home computers for education or IT equipment being provided by relatives or purchased second-hand. Some children walked to school so there were no transport costs, while one parent drove a child a considerable distance to school resulting in high costs.

For the sample, mean annual education expenditure per primary student was \$3,624 with maximum of \$9,467. Mean expenditure per secondary student was \$3,928 with a maximum of \$7,353. The unexpectedly modest difference between primary and secondary costs, and the higher cost for primary school, may relate to the limited sample size.

Table 4.3 Primary education costs per child at a government school, for 2008 school year

2008 – whole school year	Mean	Median	Max	Min
What you pay the school (excluding voluntary contributions)	\$664	\$641	\$1,099	\$260
Voluntary financial contributions	\$43	\$0	\$130	\$0
Additional costs (private shopping trips to purchase uniform, books and equipment etc.)	\$528	\$220	\$1,910	\$180
Extra activities	\$586	\$520	\$1,200	\$0
Transport	\$745	\$300	\$2,788	\$0
Lunches	\$603	\$404	\$1,200	\$300
Computer and software	\$103	\$43	\$286	\$8
Printer and consumables	\$56	\$58	\$123	\$0
Internet	\$181	\$120	\$360	\$70
Other	\$114	\$75	\$372	\$0
Total cost	\$3,624	\$2,381	\$9,467	\$817

Note: Table composed of costs data collected for 7 primary students representing 6 different families.
Source: SEE survey pilot 2009

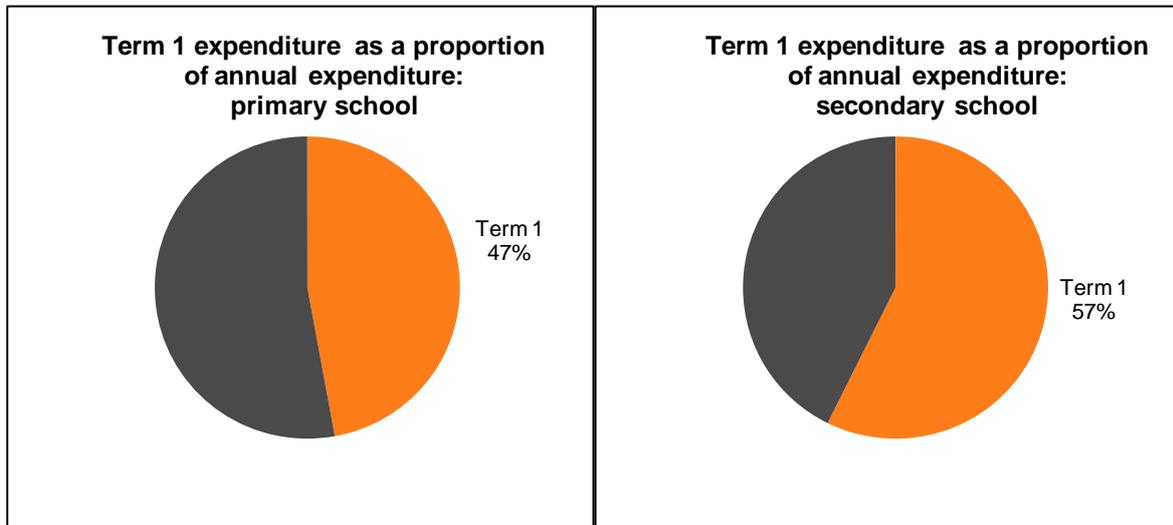
Table 4.4 Secondary education costs per child at a government school, for 2008 school year

2008 – whole school year	Mean	Median	Max	Min
What you pay the school (excluding voluntary contributions)	\$1,111	\$1,168	\$1,740	\$380
Voluntary financial contributions	\$147	\$164	\$300	\$0
Additional costs (private shopping trips to purchase uniform, books and equipment etc.)	\$572	\$550	\$1,260	\$0
Extra activities	\$183	\$100	\$450	\$0
Transport	\$253	\$285	\$545	\$0
Lunches	\$1,068	\$1,010	\$1,414	\$808
Computer and software	\$127	\$78	\$320	\$28
Printer and consumables	\$82	\$116	\$123	\$0
Internet	\$260	\$240	\$600	\$0
Other	\$125	\$0	\$600	\$0
Total cost	\$3,928	\$3,710	\$7,353	\$1,216

Note: Table composed of costs data collected for 6 secondary students representing 6 different families.
Source: SEE survey pilot 2009

The start of the school year is typically a time for a lot of costs—new stationery, books, often new uniforms and shoes, a transport card, etc. Predictably, expenditure for first term 2009 represented a disproportionate amount when compared with total cost in 2008: the BSL initial research indicated that around half of the year’s primary and secondary education expenses were payable in Term 1 (see Figure 4.1).

Figure 4.1 Term 1 2009 expenditure as a proportion of annual 2008 expenditure for primary and secondary school



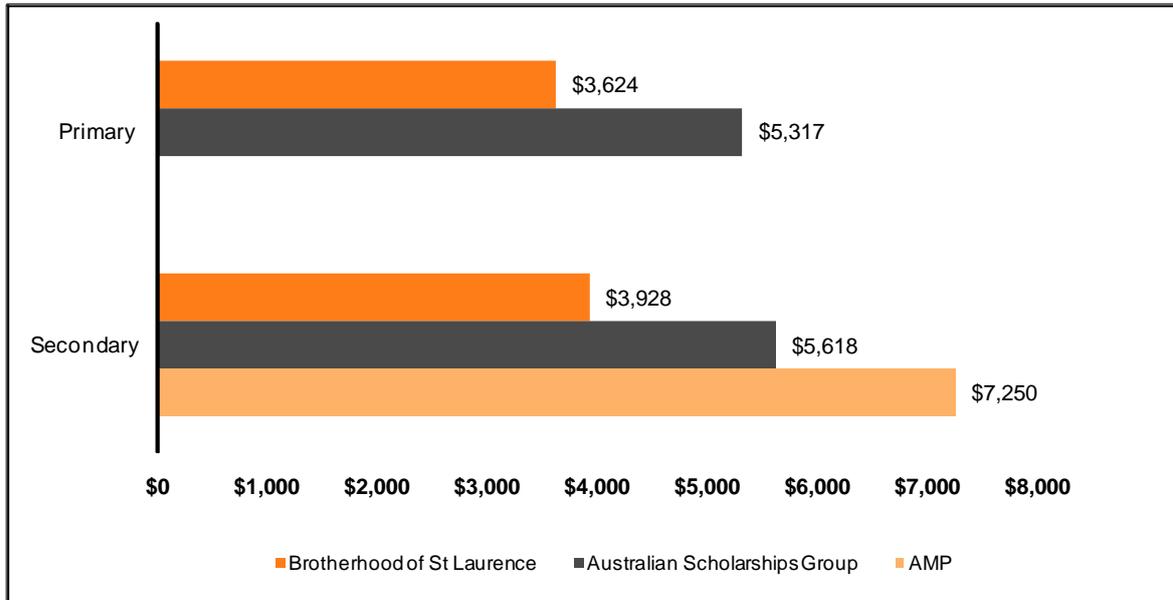
Source: Brotherhood of St Laurence SEE survey pilot 2009

The Victorian Department of Education and Early Childhood Development (2008a) requires schools to inform parents of alternative payment options, with an invitation to contact the principal if these are required. While this is a positive step, many education purchases are incurred beyond the school, so high Term 1 costs have considerable implications for low-income families.

Comparison

Figure 4.2 compares the estimates of education costs made by the AMP, ASG and the BSL. Due to the narrower scope of the budget standards ‘schooling’ item, it is not included in this figure.

Figure 4.2 Comparison of education cost estimates



Notes: AMP data for primary school costs was not available. The Brotherhood of St Laurence SEE survey pilot and AMP figures are based on mean expenditure. ASG data is based on maximum expenditure, mean data was unavailable.

While BSL’s SEE survey produced mean annual education expenditure slightly lower than ASG costs, this is to be anticipated given only maximum expenditure figures were available from ASG. The small number of cases in the SEE survey pilot is a likely factor in these figures also being considerably lower than those of AMP. When only maximum expenditure data was compared, the SEE results fell between those of ASG and AMP.

The pilot of the SEE survey sought to address some of the limitations of other models and provide an indication of the average costs associated with a full participation in Australian government school education and some extracurricular/enrichment activities, albeit with a very small Melbourne sample. While further investigation of these costs is desirable, the initial BSL research presents a method for further data collection. The indicative costs are used later in this report to examine education affordability in low-income households.

5 Help with education costs

The Australian Government and various state governments both provide some assistance with education costs. These measures can be divided into ‘generalist’ and ‘targeted’: the former assist the broader population while the latter are targeted to disadvantaged families. The discussion below focuses on assistance available to Victorian families, with some reference to other states.

Generalist assistance

Generalist measures that assist with education costs include the Victorian School Start Bonus and the national Education Tax Refund.

School Start Bonus

The Victorian School Start Bonus is a one-off payment of \$300 for parents with a child starting Prep in primary school or Year 7 in secondary school. It is not means tested (DEECD) 2009b).

The Education Tax Refund (ETR)

The Education Tax Refund (ETR), introduced by the Commonwealth Government at the commencement of the 2008–09 financial year, allows families eligible for Family Tax Benefit A to claim 50 per cent of expenses up to \$750 for each primary school child (an annual refund of up to \$375). For secondary school students, 50 per cent of expenses up to \$1,500 can be claimed (an annual refund of up to \$750). Eligible expenses include laptop and home computers, software and home internet connections; textbooks and stationery, and prescribed trade tools (ATO 2008).

While the ETR undeniably offsets some education costs and is in line with the government's commitment to 'working families', the extent to which it targets and assists disadvantaged families is problematic for a number of reasons:

- All families who receive even a *part* payment of Family Tax Benefit A may claim the *full* amount of the ETR. Thus while a progressive means test applies to FTB-A, a less stringent one applies to the ETR, which assists families that would not be classified as disadvantaged. For example, a family with two children under 18 can earn up to \$111,082 before FTB-A is no longer paid. Thus families earning well over \$100,000 can still claim the ETR (Family Assistance Office 2009a, p.3).
- Rebates are of less benefit for low-income households than for middle-income ones because they are not received until tax time. A \$2000 home computer and printer represents a considerable expense. Generally a household with an annual income of \$100,000 will be more able to fund such a purchase than one with an income of \$30,000.
- While the inclusion of textbooks and stationery as eligible expenses will assist low-SES households, parents cannot claim basic items such as uniforms, excursions, camps or school fees, including computer levies. This is ironic when private IT purchases are claimable. Given lower computer and internet use in low-SES households, the rebate seems targeted toward advantaged families while preventing claims for the kind of school costs that have the greatest impact on low-SES households.

Targeted assistance: low-income families and students

Assistance that is targeted to low-income families and students includes the Victorian Education Maintenance Allowance and the Commonwealth Youth Allowance.

The Education Maintenance Allowance

The Education Maintenance Allowance is a Victorian Government benefit. The rate for 2009 is \$221 per year for primary school children and \$443 for secondary school children until they turn 16 (DEECD 2009a). Parents and schools each receive 50 per cent of this payment, with parents able to direct the whole payment to the school to cover costs. However, BSL research has suggested some dissatisfaction with the delivery of the EMA, with parents lacking information or angry that the school kept the money and they were charged additional fees:

Give full EMA cheque to parents to help with everything ... the high school keeps it all and we still have to pay. At the primary school we get half [grandparent caring for 3 children].
(Bond & Horn 2008, p.23)

Several other states offer assistance with education cost to families who meet eligibility criteria. For example, a Textbook and Resource Allowance is paid to Queensland schools for secondary students (\$92 per year (Years 8–10) and \$203 per year (Years 11–12) in 2007. Assistance with transport costs

is also provided (Department of Education and Training 2009). South Australia has a School Card scheme (DECS 2009). A Student Assistance Scheme operates in Tasmania for children in low-income families to help toward the cost of school levies (Department of Education 2009).

Youth Allowance

Youth Allowance is a federal government benefit. Currently (August 2009) it is available to full-time students and apprentices aged 16–24, as well as to unemployed persons, and those combining part-time study with job search, under the age of 21. The fortnightly rates depend on circumstances such as age and parents' income. Students must meet the criteria to be considered 'independent' to receive the 'away from home' rate. The present full fortnightly rates of Youth Allowance are \$203 for 16–17 year olds living at home and \$244 for those aged 18 and over; \$371 for those living away from home; \$487 if they have a child and \$408 if they have a partner and a child (Centrelink 2009b).

Assessment of education assistance

Thus current assistance with education costs may be divided into generalist and targeted assistance which helps the disadvantaged. On the one hand, generalist measures are not sufficient to offset the disadvantage of low-income families. On the other, problems exist with the targeted measures in terms of distribution as well as their adequacy. Ultimately, barriers to the full participation of disadvantaged Australians in education remain.

6 Covering the costs: practical considerations for low-income households

In order to make sense of the impact of school education costs on low-income households, four household scenarios have been created. Household 1 is a sole parent with two primary-aged children, receiving Parenting Payment; household 2 is a couple on the Disability Pension with a child in primary school and a child in secondary school; household 3 is a 16-year-old secondary student living away from home on Youth Allowance. By way of comparison, household 4 is a couple with two medium wages and two children. Each scenario identifies the proportion of income spent on education and the income that remains after education and rent are paid. Both annual and quarterly figures are provided in Tables 6.1 to 6.4.

Decisions about household composition in this paper were informed by the BSL's 2007 Education Costs Survey, completed by low-income families using welfare services, which found that 59 per cent were sole parents, 58 per cent received a Centrelink pension or allowance and the average respondent had 2 children attending school (Bond & Horn 2008).

Calculations

Income was calculated from the 2009 rates of benefits and allowances available from the websites of Centrelink, the Family Assistance Office, the Australian Taxation Office and the Victorian Department of Education and Early Childhood Development. Rate calculators were used where available. For the purpose of deducting total education costs from total income, the whole Education Maintenance Allowance was included in household income, whereas in reality half is paid directly to the school. Where tax applied, the simple tax calculator on the Australian Taxation Office website was used.

Rent was calculated at \$200 per week for households 1, 2 and 4 and \$130 per week for household 3. These amounts are well below the median Melbourne rent (March 2009 quarter) of \$300 per week (DHS) 2009). It was assumed that the model households were located in outer suburbs where rent is lower, and that the occupant of household 3 lived in shared private rental accommodation.

Household 1

Household 1 is a sole parent with two primary school students aged 7 and 11. The household's annual net income based on both fortnightly welfare payments from Centrelink and periodic payments (Education Maintenance Allowance, Family Tax Benefit Supplement and Education Tax Refund) is \$31,310. Using the BSL measure, education costs account for 23 per cent of their total annual income (before rent). When rent and education costs are deducted, the family's remaining income is \$13,662, which amounts to \$37 per day to cover all other expenses such as utilities, food and health care.

Education expenditure for first term accounts for \$3,416 or 44 per cent of the family's quarterly income. After education and rent, this leaves \$20 per day for the rest of the quarter for all other expenses.

Table 6.1 Income and education costs, Household 1 (sole parent with two children, aged 7 and 11)

Income	Annual	
Parenting payment, single ¹	\$14,815	
Family Tax Benefit A	\$7,870	
Family Tax Benefit Part B	\$2,333	
Rent Assistance ²	\$3,392	
Regular income total	\$28,410	<i>or \$1093 per fortnight</i>
Periodic payments		
Education Maintenance Allowance, primary school ³	\$442	
Family Tax Benefit Part A Supplement ⁴	\$1,372	
Family Tax Benefit Part B Supplement ⁵	\$336	
Education Tax Refund ⁶	\$750	
Total income	\$31,310	
Budget analysis	Annual	
Net income	\$31,310	
Rent	\$10,400	
Education expenses based on the SEE mean for two primary school students	\$7,248	<i>23% of annual income</i>
Remaining income after education and rent	\$13,662	
Remaining income after education and rent, per day	\$37	
	Quarterly	
Quarterly income	\$7,828	
Quarterly rent	\$2,600	
Term 1 education expenses based on the SEE mean for two primary school students	\$3,416	<i>44% of quarterly income</i>
Remaining income after education and rent	\$1,811	
Remaining income after education and rent, per day	\$20	

1. Parenting Payment is taxable but no tax is payable if the recipient is not working.

2. Rent Assistance based on a private weekly rent of \$200.

3. The Victorian Education Maintenance Allowance is an annual payment of \$221 per primary school-aged child.

4. Family Tax Benefit A Supplement is \$686.20 per child during 2008–09.

5. Family Tax Benefit B Supplement is a per family payment of \$335.80 in 2008–09.

6. The Education Tax Refund is up to \$375 per primary school-aged child.

Note: Household income is based on 2009 figures. Annual education costs are 2008 totals, while quarterly education costs are for Term 1, 2009.

Sources: Parenting Payment, Family Tax Benefit and Rent Assistance (Centrelink 2009a); Family Tax Benefit Supplements (Family Assistance Office 2009b); Education Maintenance Allowance (DEECD) 2009a); Education Tax Refund (ATO 2008)

Household 2

Household 2 is a couple with two children, one primary and one secondary student. The two parents both receive the Disability Pension. The household's annual net income based on both fortnightly welfare payments from Centrelink and periodic payments (Education Maintenance Allowance, Family Tax Benefit Supplement and Education Tax Refund) is \$41,908. Education costs (BSL mean figures) account for \$7552 or 18 per cent of their total annual income. After rent and education costs, the family's remaining income is \$23,956, which equates to \$66 per day.

Education costs for the first term of 2009 account for \$3,960 or 38 per cent of quarterly income. After education and rent, this leaves \$43 per day for all other expenses for the rest of the quarter.

Table 6.2 Income and education costs, Household 2 (pensioner couple with two children, aged 7 and 14)

Income	Annual	
Disability Support Pension ¹	\$24,747	
Family Tax Benefit A	\$9,388	
Family Tax Benefit B	\$885	
Rent Assistance ²	\$3,392	
Regular income total	\$38,411	<i>or \$1477 per fortnight</i>
Periodic payments		
Family Tax Benefit A Supplement ³	\$1,372	
Family Tax Benefit Part B Supplement ⁴	\$336	
Education Maintenance Allowance ⁵	\$664	
Education Tax Refund ⁶	\$1,125	
Total	\$41,908	
Budget analysis	Annual	
Net income	\$41,908	
Rent	\$10,400	
Education expenses based on the SEE mean for one primary and one secondary school student	\$7,552	<i>18% of annual income</i>
Remaining income after education and rent	\$23,956	
Remaining income after education and rent, per day	\$66	
	Quarterly	
Quarterly income	\$10,477	
Quarterly rent	\$2,600	
Term 1 education expenses based on the SEE mean for one primary and one secondary school student	\$3,960	<i>38% of quarterly income</i>
Remaining income after education and rent	\$3,917	
Remaining income after education and rent, per day	\$43	

1. Disability Support Pension for a couple is \$475.90 per person. No tax is payable.

2. Rent Assistance based on a private weekly rent of \$200.

3. Family Tax Benefit A Supplement is \$686.20 per child during 2008–09.

4. Family Tax Benefit B Supplement is a per family payment of \$335.80 in 2008–09.

5. The Victorian Education Maintenance Allowance is an annual payment of \$221 per primary school-aged child and \$443 per secondary school-aged child.

6. The Education Tax Refund is up to \$375 per primary school-aged child and \$750 per secondary school-aged child.

Note: Household income is based on 2009 figures. Annual education costs are 2008 totals, while quarterly education costs are for Term 1, 2009.

Sources: As for Table 6.2. Also Disability Pension (Centrelink 2009a)

Household 3

Household 3 is a 16-year-old secondary school student who is living away from home. The household's regular annual income is \$12,547 which equates to only \$483 per fortnight. With periodic payments (EMA and the Education Tax Refund) the student's annual net income is \$13,297. Education costs (BSL mean figures) account for \$3,928 or 30 per cent of income. With rent and education costs deducted, the student's remaining income is \$2,610 or \$7 per day.

Education expenditure for the first term of 2009 accounts for \$2,252 or 68 per cent of quarterly income. After education and rent, the student would be \$617 in deficit.

Table 6.3 Income and education costs, household 3 (independent 16-year-old secondary school student)

Income	Annual	
Youth Allowance, away from home rate ¹	\$9,656	
Rent assistance, private rental ²	\$2,891	
Regular income total	\$12,547	<i>or \$483 per fortnight</i>
Periodic payments		
Education Tax Refund	\$750	
Total income	\$13,297	
Budget analysis	Annual	
Net income	\$13,298	
Rent	\$6,760	
Education expenses based on the SEE mean for one secondary school student	\$3,928	<i>30% of annual income</i>
Remaining income after education and rent	\$2,610	
Remaining income after education and rent, per day	\$7	
	Quarterly	
Quarterly income	\$3,325	
Quarterly rent	\$1,690	
Term 1 education expenses based on the SEE mean for one secondary school student	\$2,252	<i>68% of quarterly income</i>
Remaining income after education and rent	-\$617	
Remaining income after education and rent, per day	deficit	

1. Although the Youth Allowance is taxable, no tax is payable if the recipient is not working.

2. Rent Assistance based on a private weekly rent of \$130 and a young person living permanently or indefinitely apart from his/her parents or guardians.

Sources: Youth Allowance and Rent Assistance (Centrelink 2009a); Education Tax Refund (ATO 2008)

Household 4

Unlike households 1–3, household 4 is not disadvantaged, but a dual income family with two primary-aged children. The household has a gross annual income of \$115,000 (based on wages) and a net income of \$91,300, slightly below the Victorian average for full-time workers³. The family is ineligible to receive the Education Maintenance Allowance, but receives a part payment of the Family Tax Benefit A and the full supplement, as well as being able to claim the Education Tax Refund. Including these allowances, the family's annual household income is \$96,132.

Education costs (BSL mean figures) account for \$7,248 or 8 per cent of income. With education costs and rent deducted, the household's remaining income is \$78,484 which equates to \$215 per day.

Education expenditure for the first term of 2009 accounts for \$3,416 or 14 per cent of quarterly income. Deducting education and rental costs leaves \$197 per day for the rest of the quarter for all other expenses.

Table 6.4 Couple with two primary aged children, both working

Income	Annual net	
Adult wage 1	\$50,900	<i>or \$3616 per fortnight</i>
Adult wage 2	\$40,400	
Family Tax Benefit A	\$2,710	
Regular income total	\$94,010	
Periodic payments		
Family Tax Benefit A Supplement	\$1,372	
Education Tax Refund	\$750	
Total income	\$96,132	
Budget analysis	Annual	
Net income	\$96,132	<i>8% of annual income</i>
Rent ¹	\$10,400	
Education expenses based on the SEE mean for two primary school students	\$7,248	
Remaining income after education and rent	\$78,484	
Remaining income after education and rent, per day	\$215	
	Quarterly	
Quarterly income	\$24,033	<i>14% of quarterly income</i>
Quarterly rent	\$2,600	
Term 1 education expenses based on the SEE mean for two primary school students	\$3,416	
Remaining income after education and rent	\$18,017	
Remaining income after education and rent, per day	\$197	

1. Private weekly rent of \$200

³ In August 2008, the average total weekly earnings of an adult working full time in Victoria were \$1260.70 for males and \$1028.70 for females (Table 11b, ABS 2008a).

Proportional education costs and affordability

As these scenarios indicate, school costs can consume a large portion of household income, especially when the main income source is welfare benefits and also there are multiple school-aged children. Based on current benefits and using the BSL SEE estimates, education costs can account for 18 to 30 per cent of annual income for households relying on welfare benefits, and between 38 and 68 per cent of their income for the first quarter of the calendar year (see Table 6.5).

Table 6.5 The impact of education costs on three disadvantaged household scenarios

Household	Annual education cost as percentage of total income	Term 1 education costs as percentage of total quarterly income
Sole parent with two primary-aged children	23	44
Two pensioner parents with one primary and one secondary-aged child	18	38
Independent 16-year-old	30	68

By way of comparison, for two primary-aged children whose parents earned slightly below the average wage for Victorian workers, education costs accounted for only 8 per cent of household annual income, with costs for the first term of school accounting for 14 per cent of quarterly income. While this household would not be considered disadvantaged, they were still eligible for some benefits and the Education Tax Refund.

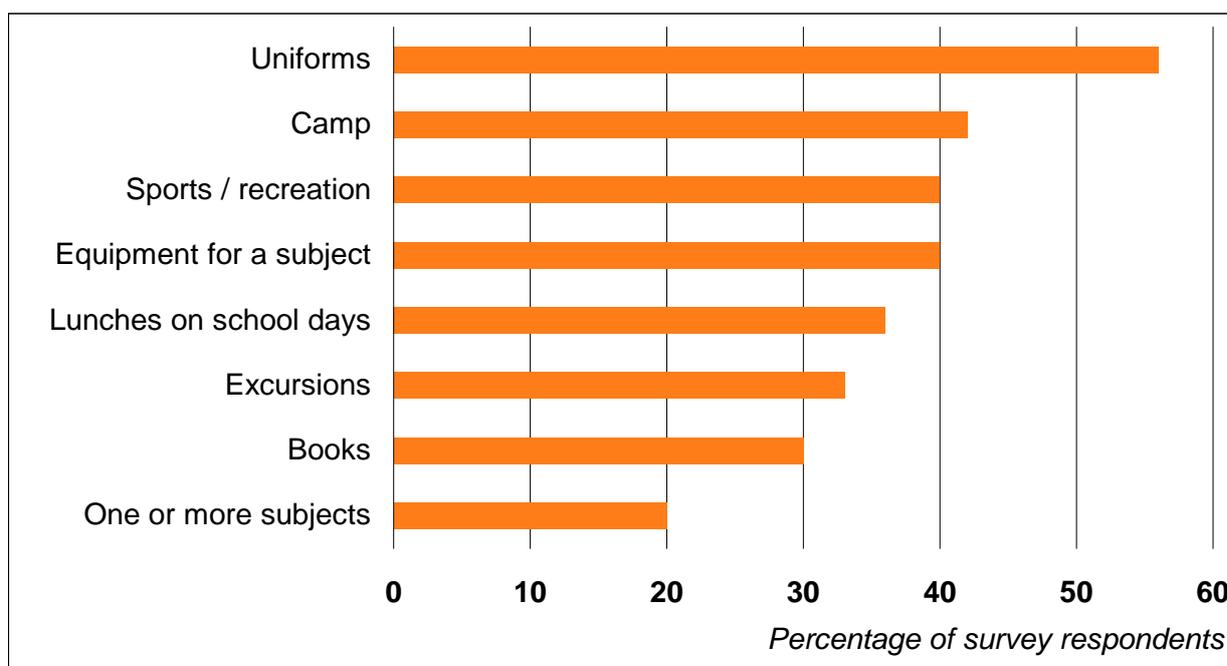
The prohibitive nature of such costs for low-income households has clear implications for access to Australian education. These considerable costs are inconsistent with the notion that education is free and with a government committed to ensuring ‘that socioeconomic disadvantage ceases to be a significant determinant of educational outcomes’ (MCEETYA 2008, p.7).

7 Impact of cost on access

In addition to the previous cost projections, there is considerable evidence that low-income families and students are missing out on full participation in education due to financial hardship and education costs. Sources used here include the BSL 2007 Education Costs Survey (Bond & Horn 2008), the Life Chances Study (Taylor & Fraser 2003), the Anglicare Victoria Financial Hardship Survey (2008) and the Left Out and Missing Out: Towards New Indicators of Disadvantage Project (SPRC et. al. 2007).

Of parents participating in the 2007 BSL Christmas Toy Program who responded to an education survey, some 56 per cent said that at least one child had missed out on uniforms and around 40 per cent said their child had missed out on camp, sports or recreational activities and or equipment for one subject. Thirty-six per cent of children had missed out on lunch while around one-third had missed excursions or books. One-fifth of parents said their children had missed out on equipment for one or more subjects.

Figure 7.1 Percentage of families with at least one child missing out due to cost during the last 12 months



Source: Bond & Horn 2008, p.6

Worryingly, 39 per cent of respondents said their children had been absent from school due to costs during the school year. The main reasons included extra costs of excursions, sports days, school camps, uniforms and equipment, lack of transport and food insecurity (Bond & Horn 2008, p.6). Comments made by parents in both this study and the Life Chances Study support these findings (see box).

Quotes from BSL 2007 Education Costs Survey

Because the car needs work I cannot even run them to the library. Public transport is too expensive and not reliable or handy. Also I lack the money to buy books, computer programs, etc. [Single father with three children] (Bond & Horn 2007, p.10)

Quotes from low-income families, Life Chances Study

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

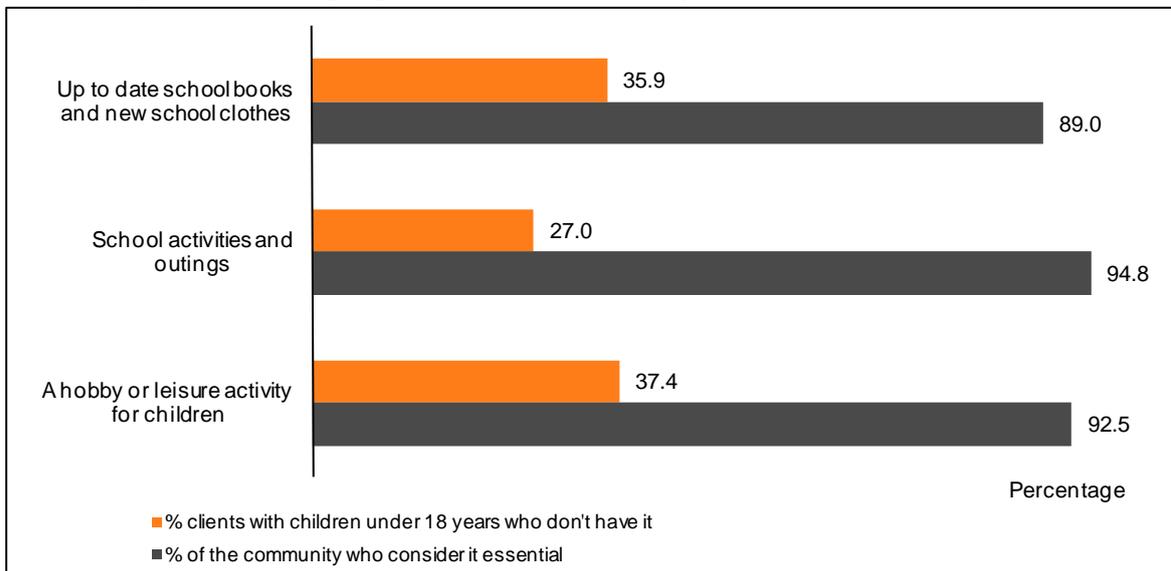
[It is] sometimes hard buying the uniform, pants \$50 each. (What do you do?) Save money for the uniform. Otherwise they won't go to school if they don't match.

I have to pay if the twins want to do the activity or they don't go. It's difficult for them when they can't go, they feel left out. They have to go to another class while the others are participating or away on the activity (Taylor & Fraser 2003, pp.97-8).

Given the difficulty of meeting the costs associated with daily participation in school, it is not surprising that such children are less likely to participate in extracurricular enrichment activities. In a survey of Anglicare Victoria clients, 92 per cent of parents reported that their children did not participate in any extra activities such as organised sport or music lessons because they were unable to afford it (Anglicare Victoria 2008, p.5).

In a major study led by the Social Policy Research Centre in NSW, 36 per cent of clients with children under 18 were unable to access up-to-date schoolbooks and clothes, 27 per cent could not participate in school activities and outings and 37 per cent missed out taking part in a hobby or leisure activity. Yet these items were widely deemed 'essential' by a broader community survey (Social Policy Research Centre (SPRC) et al. 2007, p.4). This striking mismatch between what children missed and what the community considered essential is shown in Figure 7.2.

Figure 7.2 Proportion of clients with children under 18 who are missing out on educational basics compared with the proportion of the community that consider these items essential



Source: Social Policy Research Centre (SPRC) et al. 2007

Cost barriers affect students' ability to complete and keep up with their schoolwork. In the 2007 Education Costs survey, this related to missing important learning tasks, such as those associated with camps and excursions. Some children missed out on tests, while several parents reported that

their children, some with learning difficulties, had fallen behind in particular subjects. In an increasingly digital age, homework that required access to a computer was also problematic:

Quote from BSL 2007 Education Costs Survey

[Not having computer at home] has stopped them almost weekly from doing homework and then gotten into trouble the next day for not doing homework that's needed a PC [Single mother of three who is herself doing apprenticeship training] (Bond & Horn 2008, p.5)

Inability to cover education expenses also had a psychological impact. Of parents responding to the 2007 Education Costs Survey who had kept their children home from school due to cost, many reported negative impacts on the children such as sadness and depression, anger, reduced social confidence and loss of friends:

Quotes from BSL 2007 Education Costs Survey

One child in particular has had loss of friends, self-esteem and not wanting to go [to school] at all [single mother with 4 children]

My nine-year-old—a couple [of kids] give him a hard time. [They] say we are poor [single father with 3 children] (Bond & Horn 2008, p.5)

Quotes from low-income families, Life Chances Study

We can't say no because it's not fair on David. He doesn't understand—we find the money. He cries and we all get upset if we say he can't go. (Taylor & Fraser 2003, p.98)

These impacts described by parents stand in stark contrast to the International Covenant on Economic, Social and Cultural Rights which Australia has signed. The Covenant states that:

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

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

a) primary education ... be compulsory and free to all;

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

8 Policy implications

Recent education policy seeks to increase the participation and outcomes of low-SES students. However cost remains a barrier to achieving these goals, putting strain on low-income families and ultimately, having consequences for children's participation.

Increasing the participation of low-SES students

The Australian Government is seeking to foster social inclusion and increase youth participation in education and reach a 90 per cent retention goal by 2015 through the National Youth Compact and National Participation Requirement. Minister for Social Inclusion, Julia Gillard, in discussing the 90 per cent retention goal spoke of 'ending an era in which in this country has tolerated children from poorer homes being left to fall behind in education' (Gillard 2008b, p.3). In a speech on educational attainment she said:

I want everyone here to ask themselves a question: are the children of Altona, Melton and Laverton 40 percent less naturally gifted than those of Hawthorn, Caulfield and Camberwell? No. They've simply been given 40 percent fewer opportunities in life. Whilst aspiration and interests will always vary, we have to start from the principle that all young people should be able to achieve their full potential, no matter where they live or what their interest happens to be. Closing these gaps in educational achievement is incredibly important. Not only are such unequal chances fundamentally undemocratic, they're economically damaging.

Inequality of this sort – which leaves so many people without the capacities to benefit from the knowledge economy – is simply bad economics (Gillard 2008a, p.3).

Beyond concern for social justice and the wellbeing of disadvantaged young people, the social inclusion agenda has a strong economic imperative. Failure to complete Year 12 impacts on engagement in employment or further study (Dusseldorp Skills Forum 2007; Longitudinal Surveys of Australian Youth 2000), with young people from lower socioeconomic backgrounds more likely to become unemployed (Boese & Scutella 2006). The Victorian Department of Treasury and Finance's economic modelling supports this view, indicating that increasing the basic level of educational attainment could add 3.2 per cent to the GDP by 2030. This could be driven by improvements within schools and transitions from school (Department of Premier and Cabinet et al. 2007, pp.8,48).

The Compact with Young Australians and the National Youth Participation Requirement seek to reach these targets by making schooling mandatory to Year 10 and requiring that those under the age of 20 without Year 12 or an equivalent qualification must be in education or training to receive Youth Allowance (Australian Labor Party 2009, p.2).

Cost barriers

However, as this paper has sought to demonstrate, one of the real barriers for participation in school is cost. This is ironic given that education is nominally free. The big loophole, of course, is in the definition of 'free' education, which in Victoria is narrowly limited to instruction in the 'standard curriculum' and access to school facilities. This can be very difficult for parents:

BSL 2007 Education Costs Survey

They say education is free—where? Fees needed for books and pencils ... Feel children penalised on special dress up days, special lunch orders ... which we cannot afford. School should give health care card bearers children free entry to concerts. Feel schools are run as business now and any way they can get you, they will. School uniforms too expensive and my older son's clothes are too small for him. Found that the school had very limited second hand clothes. Also clothes disappeared at school with name on it. Told, 'Bad luck, lost property cannot help you' [Single father with three children] (Bond & Horn 2007, p.5)

In Victoria, students cannot be excluded from instruction in the key learning areas if they can't pay tuition fees and levies. However as half of the EMA automatically goes to the school, parents lose discretion over how this money is spent. Recent revisions to the parent payment policy require schools to provide greater detail about the types of fees being sought and to classify items as 'essential', 'optional' or 'voluntary'. However, confusion and blurring of these payment categories remains an issue, as does school compliance with the policy.

There is also evidence that the cost of education is rising rapidly. In Melbourne between 1990 and 2008, the education index increased at a rate 2.5 times faster than the Consumer Price Index; and since 2000, the cost of preschool and primary education has increased at a rate of 1.4 times faster than overall CPI and secondary education has increased 1.6 times faster.

While the non-means-tested Victorian School Start Bonus and the Commonwealth's new Education Tax Refund provide some generalist assistance with these costs, the ETR does not really target the neediest households and is more likely to benefit non-disadvantaged middle income earners. Analysis of claims across income categories is required. In Victoria, the Education Maintenance Allowance provides some relief for students aged up to 16. For those aged over 16 who meet the eligibility requirements, the Commonwealth Youth Allowance provides some assistance. However, as our household budget scenarios indicate, these payments fail to counter the high costs of education which amount to an unacceptably (if not impossibly) high proportion of total income for disadvantaged families.

From a policy perspective, this suggests that both income support and top-up education payments are failing to ensure a basic standard of living that allows children to fully participate in education. While increases to both types of measures are necessary, a third approach to ensuring cost is not a barrier is to increase global school budgets so that many of the 'essential' added costs of camps and excursions are covered for all students.

Policy aside, it is difficult to argue that school education is free when, based on the BSL SEE survey pilot, the average annual price tag for primary education in a government school is \$3624 (of which \$664 was paid directly to the school) and \$3928 for secondary school (with \$1111 was paid directly to the school).

In terms of affordability, these costs have implications for low-income households. Based on hypothetical scenarios where household income comes from welfare benefits, annual education costs take up to 30 per cent of annual income, with 50–60 per cent of these costs payable in Term 1. For our sole parent household, education costs made up 44 per cent of quarterly income, leaving just \$20 per day after rent. For a student dependent on Youth Allowance, Term 1 expenses were greater than quarterly income, creating a \$617 deficit.

This data is not indicative of a country where education is free, but rather one reliant on a ‘user pays’ system. It could be argued that Australia has failed to meet its obligations under the International Covenant on Economic, Social and Cultural Rights and its commitment to provide schooling that is ‘socially just’ as specified in the Adelaide Declaration on National Goals for Schooling in the Twenty-first Century. Our findings also run counter to the principles of social inclusion, as the direct costs of participation in school activities combined with the incidental costs associated with attendance, such as transport and food, effectively exclude many students in low-income families.

Financial strain and educational consequences

That families cannot afford to cover the costs associated with their children’s education is evidenced in the rising demand for breakfast clubs: a Red Cross program operating such clubs in four states reports there are 200 schools on a waiting list (Nader & Tomazin 2008). It may also be seen through rapid growth in the number of learning support programs, e.g. homework clubs (Horn & Fewster 2007) used by disadvantaged students whose families cannot afford private tutors.

Evidence of this strain may be seen in increased numbers of people seeking more general help from community agencies: ACOSS’s 725 member agencies indicated they had collectively provided services to nearly 2 million people in 2006–07, an increase of 6.3 per cent from the previous year. However, due to lack of capacity, 77,083 people were turned away in this period, before the onset of the global financial crisis (ACOSS 2008, p.5). In relation to the crisis, UnitingCare’s national director observed that its 400 agencies experienced ‘a spike in demand between 50 and 100 per cent in the second half of 2008’ (Head 2008). Clearly there are implications for people’s ability to cover the cost of education.

As low-income households clearly cannot cover the cost of education based on the BSL cost estimates (which are actually lower than other estimates), the outcome is that some children miss out. Disadvantaged students often lack essential items like books and uniforms and are sometimes kept home as a result. Beyond the resulting stigma and self-esteem issues identified in the 2007 Education Costs Survey (Bond & Horn 2007), broader studies of low-SES students suggest that income poverty affects students’ enjoyment of and engagement in school, their ability to keep up and perform well academically, and their retention to Year 12 (Vinson 2004; Williams 2007; Teese & Polesel 2003; Teese, Clark & Polesel 2006).

BSL is supportive of government initiatives that seek to ensure all young people are able to complete school and obtain vocational qualifications. A multi-faceted approach to policy reform is required. The measures in the current suite of state and national reforms to build capacity in schools and improve the quality of education, especially in disadvantaged areas, are warranted and should contribute to improvements in student completion rates. However, for these reforms, together with the newly announced Youth Participation Requirement, to be effective, we must ensure that cost is not a barrier to participation.

Ensuring young people are able to fully participate in school is a fundamental component of social inclusion. If we are to reach the 90 per cent Year 12 or equivalent attainment rate target, then policy measures also are required to make sure that financial hardship is not a barrier to attendance and learning for students in low-income households.

9 Recommendations

The following recommendations are made to the federal and state governments:

Federal government

- Increase funding for public schools to ensure that the standard school curriculum is free and that financial hardship is not a barrier to participation.
- Cease the Education Tax Refund and divert savings into core funding of education in schools.
- Increase the level of income support through Youth Allowance and family tax payments to ensure that students can afford to fully participate in learning.

State government

Assistance

- Means test the School Start Bonus and divert savings into core funding of education in schools.

Costs

- Provide camps, excursions and incursions that are recognised as part of the curriculum, and therefore free for all students.
- Remove subject contributions, levies and charges for consumables provided by the school for all students, to ensure that cost is not a factor in subject choice.
- Introduce free public transport for all schoolchildren to address cost-induced non-attendance, with the added benefit of reducing the carbon footprint of education.
- Pilot a textbook library scheme in which students borrow their books for the year and pay for the books if they are lost or are damaged beyond reasonable wear and tear.
- Resource schools to operate a second-hand uniform shop.

Policy and best practice

- Benchmark the full cost of education to develop a 'reasonable costs' policy.
- Require all schools to disclose a detailed schedule of annual fees for each year level with the additional costs associated with particular subjects. It is recommended that this information be on the education department website and available in hard copy via schools and local children's and youth services.
- Require all schools to develop a policy to ensure that cost is not a barrier to full participation by their students as part of student engagement policies.
- Use existing regional networks as a medium for schools and local community or welfare organisations to share information and develop best practice for addressing the impact of cost impediments to full participation in education.

Research

- Conduct further research to model the full cost of Australian education, taking into account the impact of locality.

Appendix A: School Education Expense survey: explanation of each item

What you pay the school

Parents were asked to refer to invoices or provide estimates of the cost of:

1. Essential items such as: subject contributions/levies; computer levy; textbooks; equipment (e.g. special subject equipment); stationery, materials (e.g. home economics, woodwork); summer and winter uniform, school bag; sports uniform; excursions; camps (overseas school trips not included); bus costs during school day; incursions e.g. guest speakers; special workshops e.g. multimedia; optional extras.
2. Optional items such as: printing costs; locker hire; hire of musical instrument; extra school-based activities (e.g. music classes, football); other activities.

Voluntary financial contributions

Other voluntary payments requested by the school

Additional costs i.e. what you spend on private shopping trips

Parents were asked to refer to invoices or provide estimates of the cost of additional education supplies purchased on private shopping trips.

Uniform: summer and winter uniform; school shoes; sports uniform; sports shoes; school bag

Supplies; textbooks & equipment; stationery; musical instrument; sports/activities equipment.

Extra activities

Parents were asked to specify totals for the specified period or the cost paid per session for: private tuition; music/dance/instrument tuition; sports coaching.

Transport

Public or private return travel to school. This includes:

1. Public transport: Parents were asked to specify the annual/term ticket costs. Alternatively they specified the cost of daily fares and these amounts were converted to equivalent school year and term costs.
OR:
2. Private transport: Parents were asked to specify the kilometres travelled in a return trip to school by car and the size of the car's engine in litres. Equivalent year and term costs were calculated using the Australian Taxation Office claim formula of cents per kilometre.

Note that where children walked/cycled to school, no costs were calculated.

Lunches

Parents were asked to estimate average weekly lunch costs, accounting for home-made lunches, canteen lunches and special food days, as appropriate. These amounts were converted to equivalent school year and term costs.

Home computer and software

Parents were asked to specify the total purchase cost of items used by children for education purposes. Equipment costs were divided by three to represent depreciation over three years. Parents were asked to estimate the total hours the equipment was in use and the number of hours their child was using it for education. Equipment costs were based on that child's usage.

Printer and consumables

Parents were asked to specify the purchase cost of printing equipment and this was depreciated across three years. The cost of consumables (i.e. ink and paper) was estimated based on the average prices of an office supply store. Costs were apportioned according to the child's use of the printer for education purposes.

Internet

Parents were asked to specify the monthly cost of their internet connection, to identify the number of people in their household and apportion costs to their child's use of the internet for education purposes. Annual internet costs represented 12 months of the year, standard contract periods, rather than the school year.

Other costs

Parents were asked to specify costs that did not fit into the other cost categories. Few parents reported these but they included other fundraising contributions or donations and incidental costs.

Appendix B: SEE survey

INSTRUCTIONS

The Brotherhood of St Laurence is examining the cost of education. This survey is for parents who send their children to **GOVERNMENT SCHOOLS ONLY**

> Please provide cost information for **ONE** primary-school-aged child and or **ONE** secondary-school aged child, as applicable. Refer to each section for instructions on how to estimate costs.

> Please refer to your records **OR** provide an estimate of these costs. If you cannot provide an estimate, write **DK** (don't know). If the cost item is not applicable to you, write **NA** (not applicable).

1) WRITE THE YEAR OF SCHOOL YOUR CHILD WAS IN FOR EACH OF THE FOLLOWING PERIODS	PRIMARY-SCHOOL-AGED CHILD		SECONDARY-SCHOOL-AGED CHILD			
	2008	2009	2008	2009		
2) WHAT YOU PAY TO THE SCHOOL ONLY						
Instruction: Provide as detailed information as you can. Whether you can provide specific information will depend on your school. Provide information for A) the 2008 school year and B) term 1, 2009						
	PRIMARY-SCHOOL-AGED CHILD		SECONDARY-SCHOOL-AGED CHILD			
	2008 school year	term 1, 2009	2008 school year	term 1, 2009		
Essential items						
Subject contributions / levies	\$	\$	\$	\$		
Computer levy	\$	\$	\$	\$		
Text books	\$	\$	\$	\$		
Equipment e.g. special subject equipment	\$	\$	\$	\$		
Stationery	\$	\$	\$	\$		
Materials e.g. Home Economics, woodwork	\$	\$	\$	\$		
Summer & winter uniform, school bag	\$	\$	\$	\$		
Sports uniform	\$	\$	\$	\$		
Excursions	\$	\$	\$	\$		
Camps	\$	\$	\$	\$		
Bus costs DURING school day	\$	\$	\$	\$		
Incursions e.g. guest speakers	\$	\$	\$	\$		
Special workshops e.g. multimedia	\$	\$	\$	\$		
Optional extras						
Printing costs	\$	\$	\$	\$		
Locker hire	\$	\$	\$	\$		
Hire of musical instrument	\$	\$	\$	\$		
Extra school-based activities e.g. music classes, football	\$	\$	\$	\$		
Other activities	\$	\$	\$	\$		
Voluntary financial contributions						
Voluntary contribution unspecified	\$	\$	\$	\$		
3) ADDITIONAL COSTS i.e. what you spend on private shopping trips						
Instruction: Provide as detailed information as you can. Depending on your situation, you may receive invoices from your school for these items instead. Provide information for A) the 2008 school year and B) term 1, 2009						
	PRIMARY-SCHOOL-AGED CHILD		SECONDARY-SCHOOL-AGED CHILD			
	2008 school year	term 1, 2009	2008 school year	term 1, 2009		
Uniform						
Summer & winter uniform	\$	\$	\$	\$		
School shoes	\$	\$	\$	\$		
Sports uniform including shoes	\$	\$	\$	\$		
Sports shoes	\$	\$	\$	\$		
School bag	\$	\$	\$	\$		
Supplies						
Text books & equipment	\$	\$	\$	\$		
Stationery	\$	\$	\$	\$		
Musical instrument	\$	\$	\$	\$		
Sports / activities equipment	\$	\$	\$	\$		
4) EXTRA ACTIVITIES						
Instructions: For this section, select the option that best suits you. A) Write the TOTAL COST for 2008 (e.g. annual football team fee: \$400) AND the TOTAL COST for term 1, 2009. OR B) Write in the cost PER CLASS (e.g. \$20 per piano class). > PLEASE CIRCLE THE FREQUENCY (period total or per day) as appropriate						
Activity	frequency	PRIMARY-SCHOOL-AGED CHILD		frequency	SECONDARY-SCHOOL-AGED CHILD	
		2008 school year	term 1, 2009		2008 school year	term 1, 2009
Private tuition	total / session			total / session		
Music/dance/instrument tuition	total / session			total / session		
Sports coaching	total / session			total / session		

5) TRANSPORT

Instructions: FOR PUBLIC TRANSPORT, a) enter total period cost (e.g. 2008 or term 1, 2009) or day total and b) circle frequency.
 FOR PRIVATE TRANSPORT write total kms for ONE return trip
 > PLEASE CIRCLE THE FREQUENCY (period total or per day) as appropriate

Transport type	frequency	PRIMARY-SCHOOL-AGED CHILD		frequency	SECONDARY-SCHOOL-AGED CHILD	
		2008 school year	term 1, 2009		2008 school year	term 1, 2009
Public transport	total / day			total / day		
Private transport	daily cost only	kms	kms	Daily cost only	kms	kms

9) What size engine car* do you use for school trips?

* E.g. Engine size is in litres (e.g. 1.6, 1.8, 2.0 etc.) This is so we can calculate the cost of school trips by car.

6) LUNCHES

Instructions: Write in the AVERAGE WEEKLY COST factoring the varied costs of A) home lunches B) lunch order / canteen and C) special food days

	frequency	PRIMARY-SCHOOL-AGED CHILD		frequency	SECONDARY-SCHOOL-AGED CHILD	
		2008 school year	term 1, 2009		2008 school year	term 1, 2009
School lunches	Weekly cost only			Weekly cost only		

7) HOME COMPUTER & PRINTER

Instructions: What was the total cost of the items at the time of purchase.
 If you have multiple computers & printers, give the cost for the computer/printer your child uses FOR EDUCATION PURPOSES

	PRIMARY-SCHOOL-AGED CHILD	SECONDARY-SCHOOL-AGED CHILD
Computer	\$	\$
Software	\$	\$
Printer (Hardware cost)	\$	\$

8) HOW MANY HOURS PER WEEK IN TOTAL IS THAT COMPUTER IN USE?

9) HOW MANY HOURS PER WEEK IN TOTAL, IS YOUR CHILD USING THAT COMPUTER FOR EDUCATION PURPOSES (e.g. 5 hours)

	Primary-aged child	Secondary aged child
	<input type="text"/>	<input type="text"/>

10) HOW MANY MINUTES PER WEEK IN TOTAL IS THAT PRINTER IN USE?
 I.e. actually printing

11) HOW MANY MINUTES PER WEEK IN TOTAL, IS YOUR CHILD USING THAT PRINTER FOR EDUCATION PURPOSES (e.g. 15 minutes)

	Primary-aged child	Secondary aged child
	<input type="text"/>	<input type="text"/>

12) WHAT IS THE MONTHLY COST OF YOUR INTERNET CONNECTION, IF YOU HAVE ONE?

13) HOW MANY PEOPLE ARE THERE IN YOUR HOUSEHOLD?

14) WHAT SHARE OF THE COSTS WOULD YOU ALLOCATE TO YOUR CHILD'S EDUCATIONAL USE OF THE INTERNET?

15) OTHER COSTS - please write below

	PRIMARY-SCHOOL-AGED CHILD			SECONDARY-SCHOOL-AGED CHILD	
	2008 school year	term 1, 2009		2008 school year	term 1, 2009

16) In which suburb do your children attend school?

17) Please write any notes either here or overleaf >

Thanks for your help. Please return to:

Sharon Bond, RPC, Brotherhood of St Laurence
 67 Brunswick Street, Fitzroy, Vic. 3065.
 sbond@bsl.org.au. 9483 2495

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