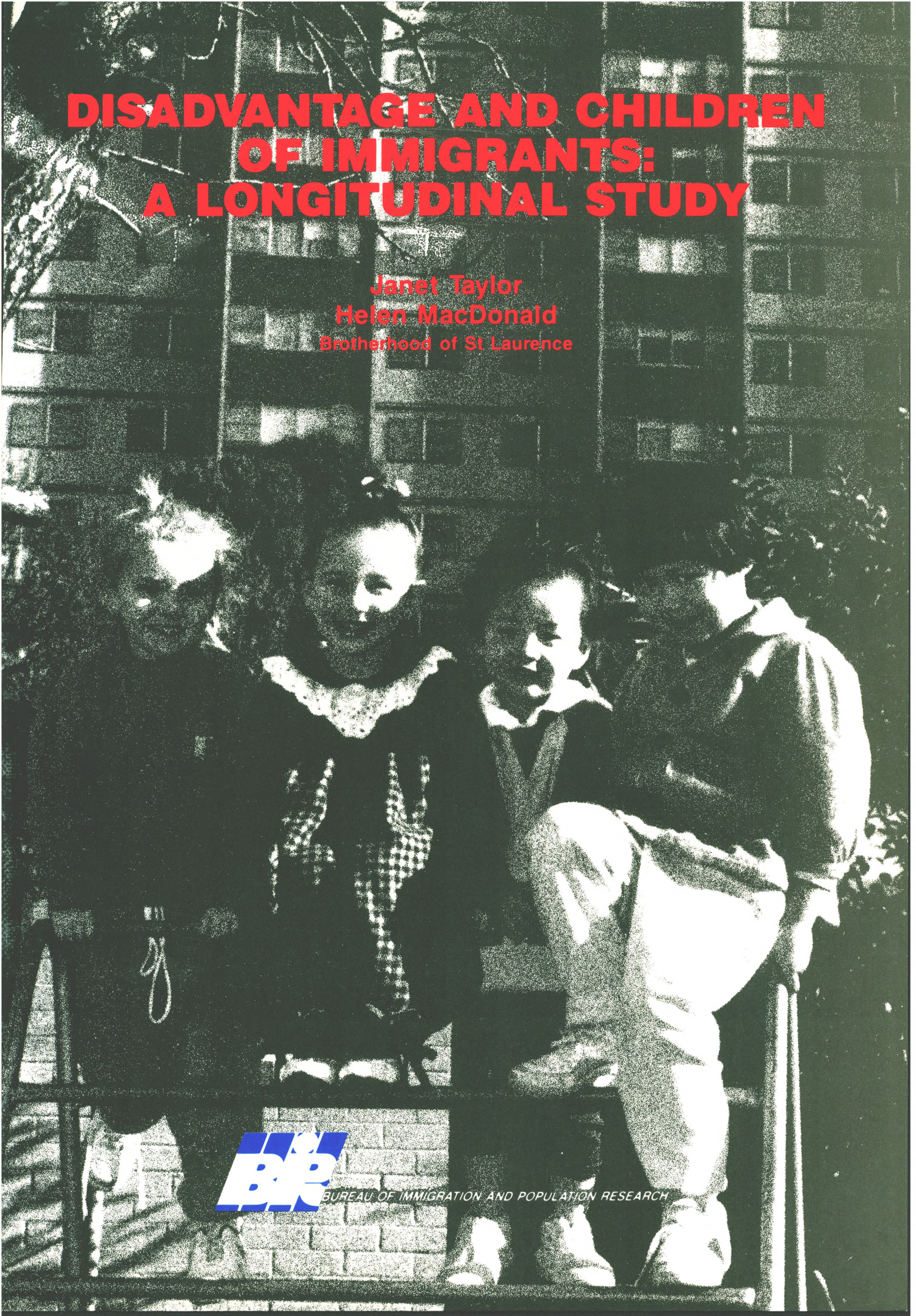
DISADVANTAGE AND CHILDREN OF IMMIGRANTS: A LONGITUDINAL STUDY

Janet Taylor
Helen MacDonald
Brotherhood of St Laurence



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Foreword

A notable tradition of research into poverty and disadvantage was established in Australia in the 1970s by Professor Ronald Henderson CMG, founder and first Director of the Institute of Applied Economic and Social Research at the University of Melbourne. This tradition emphasised the enormous importance of documenting the detailed facts about the extent and level of poverty and disadvantage in Australian society. As Professor Henderson showed, particularly in his National Commission of Inquiry Report, *Poverty in Australia*,[1] welfare and other relevant policies depend on an informed picture of the extent and nature of poverty and disadvantage.

In the large literature on immigration in Australia, however, a relatively neglected field has been the degree of poverty and disadvantage among newly arrived groups, and its incidence by age. Consequently, the Bureau of Immigration Research, as it then was called, considered it particularly appropriate in 1991 to award a research grant for a study of issues of poverty and disadvantage among children of immigrants, in response to an application from the Brotherhood of St Laurence.

The Brotherhood has a strong reputation, not only for its welfare work among the needy in society, but also for research to pinpoint the areas in which disadvantage is greatest and assistance most urgent. This reputation for useful research was confirmed, I believe, by the earlier study by Janet Taylor and Helen MacDonald, *Children of Immigrants: Issues of Poverty and Disadvantage*, which the Bureau published in 1992.

These two authors now extend and complement their earlier work in *Disadvantage and Children of Immigrants: A Longitudinal Study*. The second stage of their research examines changes in numbers and characteristics of low-income or poor immigrant families; the impact of these on the children; and the relevance of the findings for policy makers and service providers.

The conclusion (p. xii) reached by the authors deserves widespread attention:

> The findings ... point to the continuing and in some cases increasing economic disadvantage of children in NESB families ... poverty among (these) is not simply a short-term problem for newly arrived families, but is related to economic recession and restructuring as well as to long-term aspects of the migration process such as the impact of the refugee experience and of English language proficiency.

Despite good current economic growth rates in Australia, unemployment and its attendant social blights continue. The recent White Paper, *Working Nation* (AGPS, 1994), seeks to provide training and other initiatives, particularly for the long-term unemployed. The results of this latest Brotherhood of St Laurence survey by Janet Taylor and Helen MacDonald are relevant to these wider efforts. The specific proposals, which flow logically from the scholarship of the authors, deserve a careful consideration that I have no doubt they will receive.

John Nieuwenhuysen

JOHN NIEUWENHUYSEN
Director, Bureau of Immigration and Population Research

[1] R. F. Henderson 1975, *Poverty in Australia*, Commission of Inquiry into Poverty, AGPS, Canberra.

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The authors

Janet Taylor is the principal research officer at the Social Policy and Research Centre of the Brotherhood of St Laurence. She has a masters degree in sociology from La Trobe University and social work qualifications from the University of Melbourne. She has worked on a range of research studies focused on immigrant issues, including community services for children and for older immigrants, ethnic media and ethnic identity.

Helen MacDonald has been a research and policy officer for the Brotherhood of St Laurence for the past four years. She has a Graduate Diploma of Sociology from La Trobe University and a Bachelor of Arts from Monash University. Her policy and research interests include evaluation of labour market programs, literacy issues and issues of social justice for low-income earners.

Acknowledgments

The authors would like to thank the members of their research advisory group for their interest and support, and their valuable contribution to the progress of the study: Cam Nguyen, Australian Vietnamese Women's Association; Trevor Batrouney, Bureau of Immigration and Population Research; Slavia Ilic, Victorian Multiculture Slavic Welfare Association; Rosario Lampugnani, Bureau of Immigration and Population Research; and Tim Gilley and Laura Maquignaz, Brotherhood of St Laurence. Merle Mitchell and Helen Brownlee provided most useful comments on the draft report, as did members of the Brotherhood of St Laurence's Social Issues Group and readers for the Bureau of Immigration and Population Research. We would particularly like to acknowledge the role of Tim Gilley as the research officer responsible for the Life Chances Study and to thank the families who are participating in the Life Chances Study for sharing their time and experiences. Our warm appreciation to Val Hutchison and Steve Ross for preparation of the manuscript.

Abbreviations and acronyms

ABS	Australian Bureau of Statistics
AMEP	Adult Migrant English Program
BIPR	Bureau of Immigration and Population Research
BIR	Bureau of Immigration Research
DEET	Department of Employment, Education and Training
DSS	Department of Social Security
ESB	English-speaking background
ESL	English as a second language
MCHS	Maternal and Child Health Service
MES	Main English-speaking
NESB	Non-English-speaking background
TIS	Translating and Interpreting Services (formerly Telephone Interpreting Service)

Executive summary

The early 1990s have seen many changes likely to affect the children of immigrants in Australia. In particular, unemployment has reached new heights and is of much longer duration and the provision of various government-funded support services has been reduced.

This report explores the situation of children in immigrant (including refugee) families during the early 1990s in relation to low income and other aspects of disadvantage. It extends and complements the data in *Children of immigrants: issues of poverty and disadvantage* (Taylor & MacDonald 1992), a report of research undertaken in 1991. The first report included a literature survey, an analysis of national data and an introduction to the immigrant families in the longitudinal Life Chances Study being undertaken by the Brotherhood of St Laurence in inner Melbourne. It found that, both at the national level and at the local level, children with non-English-speaking background (NESB) parents were overrepresented among those in families with low incomes in contrast with those with English-speaking background (ESB) or Australian-born parents and it identified a range of associated disadvantages.

Some two years later this report seeks to identify the extent of any changes, asking the questions:

1 What are the changes in numbers and characteristics of immigrant families living on low incomes or below the poverty line?
2 What is the impact of low income and other aspects of disadvantage on the children in immigrant families?
3 What are the implications of the findings for policy makers and service providers?

The three main sources of data drawn on to consider these questions are a literature review of recent Australian publications relating to children of immigrants and poverty, unpublished national statistics from the 1991 Census and from the Department of Social Security, and an analysis of the third (1993) stage of the Brotherhood of St Laurence's Life Chances Study, with a particular focus on the 43 children in NESB families.

While the report considers children of immigrants in general its focus is on children of NESB parents as those identified as having the greater disadvantage.

Literature review

A literature search for Australian publications from 1991 to 1993 identified few reports that specifically address the issue of poverty or low income among immigrant families with children, the main exceptions being the longitudinal Brunswick Family Study and the Australian Living Standards Study. These studies both confirmed the greater extent of relative poverty of NESB families in comparison with other families. Other more general issues identified in recent Australian publications particularly relating to the children of immigrants include the use of services and cultural factors at birth and during early childhood, use of child-care services, children's health, the impact of torture and trauma on refugees, the needs of young refugees and racism. A number of these studies make passing reference to the impact of low income on the children concerned.

The literature surveyed indicates that not only are there higher proportions of children in NESB families living below the poverty line in comparison with those in other families, but their numbers may be increasing. The studies identified outline a number of effects of poverty on the children of immigrants. These include mothers' lack of choice of birthing services, less use of children's services, health risks for some children and an association with low school performance. Reasons for poverty include, on the one hand, lack of employment and various barriers to employment, including, for some, lack of English language and literacy skills, lack of

training, poor physical and mental health and, on the other hand, difficulties in the availability and adequacy of income support.

A number of recent changes in policies and services affecting immigrant families were reported, including the restriction of unemployment and sickness benefits for recently arrived immigrants, the introduction of fees for English classes and restrictions of access for other than new arrivals and registered unemployed job seekers, cost recovery arrangements for interpreting services and the situation of asylum seekers. A range of reductions in State government funded services were identified as affecting immigrant families in localities from inner Melbourne to Wollongong. Overall, the situation of many NESB families seems to have worsened in the early 1990s with a combination of major increases in unemployment rates, greater restrictions in income support and limitation of services.

Children of overseas-born parents in low-income families: national statistics

The report analyses 1991 Census data on the number and proportion of children in families with very low incomes. Overall, in 1991, some 234 800 dependent children (children aged 0 to 14 years and full-time students age 15 to 24 years) lived in families with incomes below $12 000 per annum ($230 per week) in Australia. Of these children 66 200 had overseas-born parents: 20 600 had ESB parents and 46 600 NESB parents. They represented 6 per cent of children with Australian-born parents, 6 per cent of children with NESB parents, but only 4 per cent of children with ESB parents.

The 1991 Census data further indicate that children with NESB parents with incomes below $12 000 are more likely to live in two-parent families than in sole-parent families, while children with Australian-born or ESB parents with incomes below $12 000 are more likely to live in sole-parent families. The two-parent families are likely to have more family members to support on this very low income than are single-parent families.

The findings in relation to children with NESB parents showed considerable variation according to birthplace:

- The largest numbers of children in NESB families with incomes below $12 000 had parents from Italy, Viet Nam and Lebanon.
- The highest proportions of children in families with incomes below $12 000 had parents from Hong Kong (10 per cent) and China (8 per cent).

The sole-parent families from Hong Kong are likely to include at least some in which the father has remained working in Hong Kong. The situations of these very low income families requires further study.

The largest proportions of children in families with incomes below $25 000 had parents from Lebanon (52 per cent) and Viet Nam (45 per cent). This compared with 31 per cent of children with Australian-born parents with family incomes below $25 000.

Department of Social Security (DSS) statistics of dependent children in families receiving DSS pensions and allowances and in low-wage families receiving Additional Family Payment give a further indicator of the economic disadvantage of many children with parents born in non-English-speaking countries.

DSS data for 1993 showed that:

- there were 255 800 dependent children in NESB families receiving DSS payments, an increase of 33 per cent in less than 3 years;

- there had been a 72 per cent increase of children with NESB parents receiving unemployment payments;
- children with NESB parents were overrepresented among those with parents receiving unemployment payments, particularly among NEWSTART recipients (those unemployed for more than 12 months) and among those receiving Disability Support Pension, Sickness Allowance and Special Benefit;
- children with NESB parents were underrepresented among those receiving Sole Parent Pension and among those receiving Additional Family Payment (for low-wage families);
- among the children in NESB families receiving DSS payments, the largest numbers had parents from Viet Nam and Lebanon.

National statistics highlight the economic disadvantage of children in NESB families, in particular pointing to the large numbers of children in low-income Lebanese and Vietnamese families, but also to the needs of children in smaller, recently arrived groups with very low incomes.

The Life Chances Study

The Brotherhood of St Laurence's Life Chances Study provides a source of detailed local data on disadvantage, income and service use of various NESB families, which complements the national data from the Census and DSS.

The Life Chances Study of 167 children born in inner Melbourne in 1990 was able to follow up 161 of the children in 1993 of whom 43 were in NESB families. It found an increase of children living in families with incomes below the poverty line from 1990–91 to 1993. Of the children with both parents of NESB 63 per cent were living in families with incomes below the poverty line (up from 53 per cent) compared with 14 per cent for children with both parents born in Australia (up from 8 per cent). The main cause for the increase in NESB families with incomes below the poverty line was the father's loss of employment, with other factors including parental separation and mother's cessation of work because of pregnancy. Of the 27 NESB families with incomes below the poverty line in 1993, over half were two-parent families with the father unemployed, a quarter were sole parent families and the remainder were two-parent families with the father working on a very low wage.

The impact of low incomes on the children in the NESB families, when they were 3 years old included direct effects such as difficulties in families affording food, medication and clothing for their children. Housing had become an increasing problem and was identified as a serious problem by a third of the NESB families as their children grew up and they had insufficient income to acquire more adequate housing. The interaction of low income with family stress had an important impact on some of the children, particularly when serious marital tension, including violence, or the mothers' fatigue or depression reduced the mothers' capacity to meet their children's needs. Many of the families experienced multiple interacting disadvantages including low income, unemployment, lack of English, limited education, high-rise accommodation, lack of informal social support and lack of access to some health and community services.

Factors that lessened the impact of low income for some families included family support for the mother, affordable child-care, accessible local services and various government income-support measures such as health concession cards and state concessions.

Conclusions

The findings of this study, from its various sources, point to the continuing and in some cases increasing economic disadvantage of children in NESB families in Australia in the early 1990s. It is evident that poverty among NESB families is not simply a short-term problem for newly

arrived families, but is related to economic recession and restructuring as well as to long-term aspects of the migration process such as the impact of the refugee experience and of English-language proficiency.

The national statistics indicate large numbers of children in NESB families with very low incomes. The comparison of DSS statistics from 1990–91 to 1993 highlight the marked increases in numbers of children in NESB families receiving DSS payments, but particularly in those receiving unemployment payments. This wider picture is reflected in the findings from the Life Chances Study, showing increases in the already high proportion of children in families with incomes below the poverty line.

The impacts of low income on children of immigrants identified from recent literature ranged from poor educational performance to lack of access to birthing and early childhood services. The Life Chances Study found low income associated for some children with lack of food, clothing and medication while for larger numbers it was related to inadequate housing and to a range of family stress factors. Future stages of the Life Chances Study will look at the effects of low income and associated factors as the children grow up.

The findings have a number of implications for policy makers and service providers. These include the need to take into account the diversity of the situations of immigrant families, and to acknowledge that, while many prosper, many do not and that their needs must be met if their children are to participate fully in our society.

The continuing needs of the large numbers of children in low-income Vietnamese and Lebanese families need to be taken into account as do those of the smaller groups of recent refugees.

On the wider policy level the issues to be addressed include the need to reduce unemployment and ensure adequate income support. At the local level there need to be accessible support services available for NESB mothers with young children and with few informal supports. Such services needed range from family planning, antenatal care, home help, child-care and ethnic support workers to playgroups and women's groups. Specific initiatives required include:

- ❑ employment policies, which provide adequately paid employment for parents with limited English and education;
- ❑ appropriate training opportunities for mothers with limited English who have young children;
- ❑ accessible support services for NESB mothers with young children;
- ❑ quality and affordable child-care to meet the needs of both mothers and children;
- ❑ affordable kindergarten (pre-school) places to prepare children for school.

The study points to increased unemployment and considerable poverty among NESB families at a time when 'user pays' policies are increasing in key services such as English classes and interpreting services and when a number of crucial community services for families are being reduced. By no means all NESB families are living on low incomes, but for those who are, their life chances need to be enhanced not contracted by government policy at all levels.

Chapter 1: Introduction

The early 1990s have seen many changes that are likely to affect the children of immigrants in Australia. These include changes in the international context with increased numbers and different sources of refugees seeking to come to Australia. Within the Australian context the recession and economic restructuring of the early 1990s has influenced immigration policy, reducing the numbers of immigrants arriving, and has meant increased unemployment, including long-term unemployment for those immigrants already living here. In addition, reduction of various government-funded services has limited the supports available to immigrant families.

This report explores changes in the situations of children in immigrant families during the early 1990s, in particular in relation to issues of low income and other aspects of disadvantage. It looks at broad national data to identify children of immigrants in low-income families and it considers in detail the situation of children in the Brotherhood of St Laurence's longitudinal Life Chances Study.

Children of Immigrants: Issues of Poverty and Disadvantage

This report provides a sequel to *Children of Immigrants: Issues of Poverty and Disadvantage* (Taylor & MacDonald 1992), which documented research undertaken in 1991. The initial study grew from a concern about the overall extent and impact of poverty among children in Australia (Harris 1989; Harris 1990; Carter 1991) and about the special place and needs of children of low-income immigrant families in the wider picture. The questions addressed by the 1991 study included: To what extent are children of immigrants living in poverty? Children of which immigrants are living in poverty? What is the relationship between low income and other forms of disadvantage for the children of immigrants?

The first report included a literature review of Australian studies relating to poverty among children in immigrant families; an analysis of unpublished Department of Social Security (DSS) and Australian Bureau of Statistics (ABS) data, which provided numbers of children of immigrants in low-income families in Australia and Victoria; and an introduction to the immigrant families of the Life Chances Study in inner Melbourne.

The 1991 report concluded that, both at the national level and at this local area level, children of immigrants were overrepresented among those in low-income families and, in particular, that large numbers of children with non-English-speaking background (NESB) parents lived in families with incomes below the Henderson poverty line. This overrepresentation of children of immigrants in poverty related to the workplace disadvantage of their parents and to lack of adequate income support. The report also pointed to the need for poverty-alleviation measures to address the special needs of NESB families.

In examining the question of which immigrant families were living in poverty, the report found NESB families, as a broad birthplace category, were considerably more likely to be living in poverty than those of English-speaking background (ESB). Among NESB families, both national and Victorian data indicated particularly high proportions of children of Lebanese- and Vietnamese-born parents were living in families with very low incomes and high rates of unemployment. Other smaller birthplace groups especially of recently arrived refugees were likely to have high rates of poverty but were not necessarily identified in the statistics available.

The Life Chances Study identified three types of NESB families with very young children living in poverty in inner Melbourne: sole-parent families, two-parent families in which the father earned a low wage and two-parent families in which the father was unemployed.

The third question the study considered was the relationship between poverty and other forms of disadvantage for the children of immigrants. The Life Chances Study confirmed other studies' findings of the association between low income and parents' low levels of education, limited

English and, to some extent, length of time in Australia. It also pointed to the relative lack of social supports among the NESB families compared with families with Australian-born parents. Low income had a direct impact on some of the children in terms of limiting clothing, medication and food. It also had an important indirect impact in terms of family stress and marital tension, which, particularly in the absence of social support, could affect the mothers' capacity to care for their children.

Two issues that emerged for the futures of these children of immigrants in the Life Chances Study were the impact of the recession during the early 1990s on their parents' employment opportunities and the availability of support services in the community for their families.

The report pointed to various policy issues relating to the alleviation of poverty for children in NESB families. These included:

- *employment* opportunities for immigrants with limited formal education and limited English, as well as appropriate vocational training and language and literacy schemes;
- *income security* issues relating to:
  - take-up rate of Family Allowance Supplement (now Additional Family Payment) by eligible low-wage families
  - residency requirements for pensions limiting some families to more restricted social security benefits or allowances
  - assurance of support requirements for sponsoring family members
  - lack of income support and medical benefits for children of asylum seekers;
- *housing* and the importance of the availability of public-rental housing in provision of affordable housing for many NESB families with low incomes;
- *immigration and settlement policies* including:
  - the importance of family reunion in providing a supportive social context for children in NESB families
  - the inappropriateness of a narrow definition of resettlement services for new arrivals when many low-income, longer-term residents require access to similar services;
- *local children's services*, which target NESB families with children, taking into account low family income as well as language and cultural factors.

Questions and methods

Some two years later this report asks:

1 What are the changes in numbers and characteristics of immigrant families living on low incomes or below the poverty line?

2 What is the impact of low income and other aspects of disadvantage on the children in immigrant families?

3 What are the implications of the findings for policy makers and service providers?

The main sources of data drawn on to address these questions include:

- a literature search of recent Australian publications relating to children of immigrants and poverty;
- unpublished national statistics from the 1991 Census on family income and from the DSS covering receipt of pensions, allowances and family payments describing children in low-income families by birthplace of parents and changes from 1990–91 to 1993;
- an analysis of the third (1993) stage data of the Life Chances Study, a longitudinal study by the Brotherhood of St Laurence involving 167 children born in two Melbourne inner suburbs in 1990, with a particular focus on the 43 children in NESB immigrant families.

The literature search is discussed in chapter 2, the results of analysis of national statistics are presented in chapter 3 and the findings of the Life Chances Study in chapter 4. The methodology for each source of data is outlined in the relevant chapter.

While this report is written to stand alone, readers who have an interest in the area of children of immigrants and associated issues of poverty and disadvantage in Australia are referred also to the first report (Taylor & MacDonald 1992).This report extends material presented there, and some information is repeated to allow for comparisons to be made with new data. However the first report also contains considerable information that is not repeated. This includes the survey of 1980s literature, results of the 1989 ABS Victorian Social Survey identifying children in poverty and details from the Life Chances Study relating to the experiences of the families when their children were 6 months of age.

Terminology

The term 'children of immigrants' is used in both reports to refer broadly to children of overseas-born parents, including both voluntary immigrants and refugees. The term encompasses both children born overseas and those, as in the Life Chances Study, born in Australia. The situations of children in both NESB and ESB immigrant families are considered but the major focus is on those in NESB families. In the national data the children considered are 'dependent children' under 15 years of age and full-time students (from 15 to 24 years of age). The focus of the Life Chances Study, however, is on pre-school children. The length of time in Australia is an important factor in considering the 'immigrant' situation. In the Life Chances Study the parents have been in Australia at least 3 years as their babies were born in Australia but a third of mothers had arrived less than 2 years before the child's birth. However, for some data, for example the DSS statistics presented in this report, parents' birthplace is the only indicator of immigrant status available and this limitation is acknowledged. A further limitation is the loss of the rich diversity of birthplaces, let alone languages, religious and ethnic identification subsumed under the term 'overseas-born' or its somewhat more useful expansion into non-English-speaking or English-speaking birthplaces.

The term 'NESB' or 'non-English-speaking background' family is used generally in this report to refer to families in which the parents have been born in a non-English-speaking country and speak a language other than English as their first language. Some sources of data, however, provide country of birth as the only indicator of language spoken. In the national data the birthplace of the father in two-parent families or the parent in sole-parent families is used to identify NESB families. In the Life Chances Study the children described in NESB families are those with both parents born in non-English-speaking countries.

In considering the influences on children in immigrant families, immigration, language and cultural factors need to be distinguished (Taylor 1978). These factors often interact but each can have an independent impact. Immigration factors such as adjustment to a new social and physical environment will be common to all new arrivals but will diminish over time. Language factors will be a particular issue for non-English-speaking immigrants, and cultural values and practices that differ markedly from those of the majority of Australians will influence the situation of some children irrespective of length of residence or English proficiency.

As stated in the earlier report, poverty in Australia is a relative phenomenon—relative to the commonly experienced or taken-for-granted standard of living in this country at this time. People are said to be living in poverty when their 'incomes are so low that they are unable to purchase, or have access to, those resources which affect their life chances and opportunities' (Harris 1989, p. 2). Families are seen to be in poverty when their low incomes prevent them from participating fully in the society in which they live. Level of income is a key indicator of poverty, but people's capacity to meet their basic costs is also influenced by their employment

security, their housing costs, and the number and ages of their dependants, among other factors (Harris 1989).

Poverty lines are an income measure of poverty. They are an approximate measure of a complex experience used to simplify and quantify poverty for descriptive and analytical purposes. In Australia, the Henderson poverty line is the most widely used and, although it is controversial, it is currently the most accepted measure of poverty (Carter 1991, p. iv). The Henderson poverty line is used in analysis of the Life Chances Study in this report. People with incomes below this poverty line are described as living in poverty.

The Henderson poverty line was developed in the early 1970s by the Commission of Inquiry into Poverty chaired by Professor R. F. Henderson. The inquiry calculated the amount of money needed by an income unit (a family group) to achieve a minimum standard of living by covering basic living costs. In determining the poverty line for different family types, consideration is given to their varying costs based on the number of children, whether they are single-parent or couple-headed families, and whether the family head is in the labour force or not. Housing costs can also be taken into account. Poverty-line figures are updated quarterly by the Institute of Applied Economic and Social Research at the University of Melbourne. An example of poverty lines is presented in appendix A.

Chapter 2: Literature review

In the first report of this project (Taylor & MacDonald 1992) a literature search with an emphasis on publications from mid-1980 to 1991 was undertaken to identify key references on the subject of poverty among immigrant families with children and young people in Australia. No studies were identified that dealt explicitly with poverty among immigrant children in Australia. However, related works on immigrant families, immigrants and poverty and children of immigrants were discussed.

The data available suggested that children of immigrants were likely to be overrepresented among children in poverty and that children of NESB immigrants and of recent arrivals were more likely to be in poverty than others. As for all Australian children, poverty was associated with sole-parent families, parents' unemployment, low wages and high housing costs. Additional aspects specific to immigrant families that were linked with poverty included limited proficiency in English, lack of recognition of overseas qualifications, lack of eligibility for and knowledge about social security benefits, and high costs associated with resettlement and family reunion.

A follow-up literature search has been undertaken for Australian publications on children of immigrants and poverty over the 2 years from 1991 to 1993. References were sought through on-line searches of Family (Australian Institute of Family Studies), MAIS (Multicultural Australia Information Services), APAIS (Australian Public Affairs and Information Services) and ABN (Australian Bibliographic Network). The Bureau of Immigration and Population Research libraries in both Canberra and Melbourne were contacted about recent acquisitions. Recently released 1991 Census data were also consulted.

The recent literature: children, poverty and disadvantage

The literature search identified few recent Australian reports linking children of immigrants with issues of poverty and disadvantage.

An Australian study of particular relevance to this report is the Brunswick Family Study—a longitudinal study of families with new-born children, which commenced in 1979 and is being undertaken by the Royal Children's Hospital, Melbourne. The 186 children, now aged 11, were most recently followed up in 1990. The study indicated a marked increase in families living below the Henderson poverty line: 14 per cent in 1979, 15 per cent in 1982 and 45 per cent in 1990. The mother's country of birth was related to low family income and 23 of the 25 Lebanese-born mothers (92 per cent) were living below the poverty line in 1990, a dramatic increase over the life of the study. Fifty-two per cent of the Italian-born mothers and 35 per cent of the Australian-born mothers had family incomes below the poverty line in 1990. The study also showed that, at the age of 11 years, children who lived in low-income families scored significantly below other children on measures of intellectual and reading ability and that this was particularly the case for those whose family incomes had been below the poverty line during their first year of life (Smith & Carmichael 1992).

Other studies currently being undertaken in Australia that relate to poverty and children in immigrant families include the Australian Institute of Family Studies' Australian Living Standards Study of families with children aged under 20 years with data from 500 families in each of 12 localities. Preliminary data analysis of two Victorian localities (Box Hill and Berwick) in 1990–92 showed that over one-third (34 per cent) of the families in the lowest income decile were families in which both parents spoke a language other than English whereas these represented only 16 per cent of families overall (Brownlee & McDonald 1993).

One overseas publication that addressed aspects of the topic was a report from the Child Poverty Action Group in the United Kingdom (Amin 1992), which examined the links between poverty,

immigration and racial discrimination in that country. Focusing mainly on Caribbean and Asian (that is Indian, Pakistani and Bangladeshi) immigrants, the report highlighted that these families were disproportionately exposed to the sharp rise in child poverty that occurred across the 1980s. The report concluded that to be born into one of these groups in Britain is to face a much higher risk of leading a life marked by low income, repeated unemployment, poor health and housing, low wages and few employment rights than is faced by someone who is white.

The issues covered by other recent Australian publications relating to children of immigrants include use of services and cultural factors at birth and during early childhood, use of child-care services, children's health, the impact of torture and trauma, racism and the needs of young refugees. A number of these studies make passing reference to the impact of low income on the children and their parents.

Studies of birth and early childhood have been undertaken to educate health-service providers about cultural factors for NESB mothers and babies and to examine access to services (Ferguson & Browne 1991; Rice 1993). One review of issues around childbirth and early child-care in a multicultural society highlights language, social support, culture, and also the impact of economic factors, for example, on breastfeeding (Johnson, Johnson & Browne 1991). Two studies point to the restricted choices of NESB women in the use of antenatal and birthing services because of low income, language factors and lack of information. These include a study of NESB mothers' experiences of antenatal services (Brown & Lumley 1993) and the Brotherhood of St Laurence report *Access for growth: services for mothers and babies* (Gilley 1993). The latter analyses the first stage of the Life Chances Study looking at the use of services and informal supports for low-income mothers, both NESB and other, with young babies. The Centre for the Study of Mothers' and Children's Health is undertaking a 1993 survey of recent mothers, including NESB mothers, to assess changes in satisfaction with maternity services. The centre is also undertaking a specific study of 300 Vietnamese, Turkish and Filipino women about their experiences of pregnancy, birth and early mothering, including language and cultural issues and a study of the culture, health and childbirth practices in Southeast Asian communities in Australia (Centre for the Study of Mothers' and Children's Health 1993). The findings of these studies had not been published at the time of writing this report.

Studies of various children's services indicate lower use of services by NESB children, a factor related (in part) to the families' relatively low incomes (for example, Alcorso 1991). The use of child-care services for children of immigrants is documented by the Australian Bureau of Statistics (ABS) showing considerably less use of formal or informal child-care (for children under 12 years) by NESB families than by other families. Fewer than 40 per cent of NESB families used child-care (formal or informal) compared with over 50 per cent of ESB or Australian-born parents (ABS 1992, p. 43). D'Mello (1993) identifies persistent barriers to the use of child-care for NESB families, including cultural factors, availability of places, location and cost. She notes the double disadvantage of children already handicapped by their parents' lack of income who also are deprived of the social and educational benefits available to children using existing children's services. Other reports point to the impact of government funding cuts to children's services. For example, the introduction of the 'user-pays' system for extended-hours kindergartens in inner Melbourne and the cessation of funding for 3-year-old kindergarten sessions have been seen as presenting particular barriers for use of these services by NESB families because of the low income of so many (Tsaconas 1991).

The issue of disadvantage in terms of the health of children of immigrants is addressed by Nossar (1992) with reference to children arriving in Australia from 'developing' countries. He points out the increased health risks these children face in their countries of origin from infectious diseases, malnutrition, poverty and even from war and torture, and their continuing disadvantage because of their greater exposure to unemployment and poverty in Australia. These children may bear residual damage from prior infectious diseases or malnutrition and physical and emotional scars

from past trauma, areas in which few Australian health professionals are trained. He emphasises the need for these children to have access to a skilled health service, which can respond appropriately to their personal health needs if they are to have a chance to overcome significant health disadvantage, in contrast to the solely public health response that is now displayed to newly arrived immigrants.

Despite the health risks identified by Nossar for children arriving from developing countries, ABS statistics show that in general children from NESB families are significantly less likely to suffer from serious chronic illness than those in ESB families, but that they are more likely to have used hospitals (McClelland, Pirkis & Willcox 1992). The use of health screening to exclude potential immigrants should be noted in considering these results. Improved data is needed about the health status of children of immigrants. In surveys the numbers of NESB children are often small and questions are often in English with limited use of interpreters.

Children are one of the 'at risk' groups identified in a recent review of Australian and overseas research on mental illness and immigrants (Jayasuriya, Sang & Fielding 1992). Particularly at risk are those who arrive without parents and those with disrupted schooling. The review points to equivocal Australian research findings with some studies showing a high proportion of disturbance among Indo-Chinese children while Krupuski and Burrows's (1986) longitudinal study found only limited prevalence of disorders after two years. The review emphasises that immigration itself does not necessarily threaten mental health. However, when the stress of immigration is combined with additional stress factors, the mental-health status of immigrants and refugees is at risk. Such stress factors include pre-immigration factors, especially for refugees, and post-immigration factors such as public attitudes, language difficulties, failure to obtain employment and non-recognition of qualifications. The existence of these stress factors and the ensuing mental illness among adult immigrants is likely to have considerable implications for their children in terms of both family relationships and family income.

The impact of torture and trauma on refugees to Australia has received increased consideration in recent years (BIR 1992). The impact on children is outlined by Tarn (1991) who points to their devastating experiences of witnessing brutal arrests or even being interrogated or raped as part of the torture of their parents; the uncertainties of disappearances; the social anomie and economic disorganisation with loss of parents; and deterioration of family relationships because of the impaired mental state of torture victims. Pittaway (1991) in her Sydney study identifies women from Latin America (in particular El Salvador), Sri Lanka, Afghanistan, Thai border camps and Vietnamese boat people as particularly likely to have been victims of torture and severe trauma. The recent refugee arrivals from the former Yugoslavia, who made up 29 per cent of the refugee intake in 1992–93, will also include families with children who have suffered severe trauma (BIPR 1993).

While young unaccompanied refugees are not strictly the children of immigrants, their situation is of relevance for this study's concerns with poverty and disadvantage. The needs of young refugees are the subject of a range of recent studies. A consultation with 275 recently arrived young people from Indo-China and Southeast Asia in Western Australia emphasised difficulties with acquisition of English, academic progress, employment competition, satisfactory identity formation, cultural conflict and racist encounters. Some 85 per cent in mainstream education reported experiences of racism (Ki 1992).

Psychological morbidity is the focus of a study of some 630 overseas-born adolescents in 9 Melbourne high schools. A preliminary analysis of the Vietnamese students indicated that psychological symptoms were associated with the level of adversity experienced in refugee camps and with family experiences of discrimination in Australia (Klimidis, Minas & Ata 1993). A model for intervention to address the psychological needs of immigrant adolescents in crisis, in particular Southeast Asian refugees, is presented by Hepperlin (1991). In some ways young

asylum seekers are even more disadvantaged than the young refugees because they have no access to health or social-security benefits. Cases of some 17-year-old asylum seekers have been highlighted in the press (Barrowclough 1993).

Research in progress relating to children of immigrants identified in the *National Research Directory* (Cole 1992) includes studies of child abuse and ethnic communities, bilingual models of early childhood education, women and children from El Salvador, and physical disability among NESB children. Bureau of Immigration and Population Research projects with a specific child focus include a study of immigration and school and a study of subject and career choices for NESB youth (BIPR 1993b).

Causes of poverty

While some of the studies discussed above identify effects of poverty in NESB families other studies indicate factors that lead to or prolong low family income.

The economic situation of immigrants as a whole and of particular immigrant groups has been the subject of a number of published studies in the early 1990s. However, these have been with limited acknowledgment of the situation of families with young children (for example, Hellwig et al. 1992; Viviani, Coughlan & Rowland 1993).

Of particular relevance for this study of children of immigrants and low income is the report by Cass, Wilkinson and Webb (1992) on the circumstances of NESB sole parents, including Vietnamese-, Turkish- and Spanish-speaking sole parents. The report emphasises the importance of women's paid work for a family's economic welfare in both two-parent and one-parent families and considers barriers to NESB women's education and employment. The barriers include child-care responsibilities, lack of English to acquire formal job qualifications, scarcity of job opportunities in occupations that provide the flexibility required particularly by sole parents and housing that is located long distances from paid jobs or training institutions. These barriers interact and are compounded by physical and mental health factors. The study notes that NESB sole mothers have on average less English than NESB mothers in couples, especially Lebanese and Vietnamese sole mothers. The average income NESB sole parents receive is less than that of Australian-born sole parents. A high proportion of NESB women have work-related disabilities associated with their overrepresentation in the manufacturing industry and mental-health disorders associated with isolation and lack of supports. Female sole parents from NES countries have both higher unemployment and lower labour-force participation rates than Australian-born sole mothers. The report notes that some immigrant sole parents may be ineligible for Sole Parent Pension for up to 5 years of Australian residency—an important factor in limiting their income and perhaps contributing to their recorded high unemployment. Ineligibility for the Sole Parent Pension also reduces access to labour-market programs that target sole-parent pensioners, in particular, Jobs, Education and Training (JET).

One factor related to poverty in immigrant families contributing to women's low wages or unemployment that has received recent attention is the lack of recognition of the needs of women with English language and literacy difficulties (MacDonald 1993).

The report by the Federal Race Discrimination Commissioner on the people of non-English-speaking background (Moss 1993) emphasised employment issues and their disproportionate unemployment, in particular, in the Vietnamese and Lebanese communities. The report points to the shared experiences of the two communities each arriving from the mid-1970s on, from a situation of civil war, disrupted schooling and trauma, and facing great pressure to work to sponsor relatives, in the context of a declining job market and with limited English and limited training opportunities. Similar problems are encountered by the smaller refugee groups from Laos, Cambodia, El Salvador, Africa and Bosnia (Moss 1993, p. 259).

In summary, in the recent reports identified, which relate to children of immigrants, poverty and disadvantage indicate that not only are there higher proportions of children in NESB families living below the poverty line in comparison with those in other families, but that their numbers may be increasing. The studies identified outline a number of effects of poverty on the children of immigrants. These include mothers' lack of choice of birthing services, less use of children's services, health risks for some children and an association with low school performance. Causes of poverty include, on the one hand, lack of employment and the various barriers to employment, including, for some, lack of English language and literacy skills, lack of training, poor physical and mental health and, on the other hand, availability and adequacy of income support.

Immigrant families and change

Immigrant families 1986 to 1991

Australia's population grew from 15.6 million people in 1986 to 16.9 million people at the 1991 Census and the number of overseas-born residents increased from 3.2 million to 3.8 million people, an increase from 20.8 per cent of the population to 22.3 per cent. The population from non-English-speaking birthplaces grew from 1.8 million to 2.2 million people to increase their representation from 11.6 per cent to 13 per cent of the Australian population. In 1991 the largest non-English-speaking birthplace groups were from Italy, the former Yugoslavia, Greece, Viet Nam, Germany, Netherlands and China, with large increases in numbers from Viet Nam and China reflecting the changing sources of new arrivals (see table 2.1).

Table 2.1: Selected characteristics of Australia's population, 1986 and 1991

	1986	*1991*
Australia: total population	15 602 200	16 850 500
Overseas-born	3 247 400	3 755 600
Proportion of total population	20.8%	22.3%
Non-English-speaking birthplace	1 808 600	2 184 400
Proportion of total population	11.6%	13.0%
Proportion of overseas-born	55.7%	58.2%
Speaks language other than English (aged 5 years or more)	2 022 800	2 838 800
Proportion of total population	13.0%	16.8%
Proficiency in English, overseas-born, speaks English not well or not at all (aged 5 years or more)	388 100	408 000
Proportion of population	2.5%	2.4%
Largest overseas birthplace groups [a]		
United Kingdom	1 127 200	1 118 600
New Zealand	211 700	276 100
Italy	261 900	254 800
Former Yugoslavia	150 000	161 100
Greece	137 600	136 300
Viet Nam	83 000	122 300
Germany	114 800	114 900
Netherlands	95 100	95 900
China	37 500	78 900
Lebanon	56 300	69 100

Note: a. The 10 largest birthplace categories in 1991 are listed in order of size.

Sources: ABS 1993, 1991 Census, Cat. no. 2722, tables E06, E12, B01; ABS 1989, *Overseas-born Australians 1988*, Cat. no. 4112.0, table 1.4.; ABS 1991, *Multicultural Australia*, Cat. no. 2505.0, tables 4.1, 4.5.

Gariano has analysed census data for overseas-born aged over 15 years in terms of language and unemployment (table 2.1 gives language proficiency for those aged 5 years and over). The 1991 Census showed almost 400 000 overseas-born residents aged 15 years or over with poor English proficiency, who said they spoke English 'not well' or 'not at all' (Gariano 1993). This was a 12 per cent increase in the number of overseas-born with poor English from 1986 (some 357 000 people). At the 1991 Census, the proportion of all Southern European-born who had poor English proficiency was 23 per cent, the proportion of the Southeast Asian-born population was 24 per cent while the highest proportion of poor spoken English was among those born in Northeast Asia, namely 37 per cent with poor English. While the rate of poor English proficiency was higher among recent arrivals (21 per cent among those arriving between 1986 and 1991), twice as many longer term residents had poor proficiency as recent arrivals (262 800 versus 123 500) (Gariano 1993, p. 17). Further analysis of English-language proficiency, unemployment and recency of arrival in the 1991 Census led Gariano to the conclusion that recency of arrival, coupled with poor English proficiency, doubled the likelihood of unemployment for overseas-born people (Gariano 1993, p. 20).

Recent arrivals 1990–91 and 1992–93

While the Census figures indicate the largest groups of immigrants and include those who have been in Australia many years, the immigration statistics point to the recent trends and characteristics of new arrivals. The most recent information at the time of writing was for 1992–93, during which time some 76 000 settlers arrived—a 29 per cent decrease in numbers from the previous year, and the lowest number for 8 years. The Migration Program for 1993–94 has been set even lower, at 63 000. The main countries of birth of new arrivals for 1992–93 were the United Kingdom (12 per cent), New Zealand (9 per cent), Hong Kong (9 per cent), Viet Nam (7 per cent), former Yugoslavia (6 per cent), the Philippines (5 per cent), India (5 per cent) and the former USSR and Baltic States (4 per cent) (BIPR 1993a, p. 1). This represented a decrease from the previous year in new arrivals from Hong Kong but an increase from former Yugoslavia and the former USSR and Baltic States.

Of the 76 000 settlers in 1992–93, 11 000 were refugee, humanitarian and special-assistance arrivals. The major sources of those refugees and associated settlers were former Yugoslavia (29 per cent), Viet Nam (17 per cent), the former USSR and Baltic States (15 per cent) and Iraq (12 per cent) (BIPR 1993a, p. 28). This was in contrast to 1990–91 when Viet Nam was the main source of the refugee, humanitarian and special-assistance program (41 per cent) followed by El Salvador (19 per cent).

There were 19 200 children (aged under 15 years) who arrived in Australia as settler arrivals in 1992–93—25 per cent of all arrivals. Service providers working with children speak of the traumas experienced by the newly arrived refugee children from the war-torn former Yugoslavia and health problems such as hearing loss from exposure to bombing. They also point to the severe problems of the smaller numbers of refugees from the Horn of Africa (personal communication).

Unemployment 1990 and 1993

Unemployment rates are another source of information about the current status of immigrants in Australia. Table 2.2 demonstrates the impact of the 1990s recession on unemployment rates, with unemployment rising dramatically from June 1990 to June 1993 for both Australian and overseas-born workers but to considerably higher levels for overseas-born in general and for recent arrivals in particular. The rates of Lebanese- and Vietnamese-born are given as those two groups have been identified in recent years as particularly disadvantaged (see, for example, Jones & McAllister 1991).

Table 2.2: Unemployment rates, Australia, June 1990 and June 1993

Birthplace	June 1990 Rate %	June 1993 Rate %
Australian-born	6.2	10.7
Overseas-born	7.1	13.1
Lebanon	22.2	28.1
Viet Nam	16.2	26.1
Total	6.4	10.6
Length of residence:		
Most recent arrivals	16.7 [a]	30.1 [b]

Notes: a. Arrived 1989 to June 1990.
b. Arrived 1991 to June 1993.

Source: ABS, *The Labour Force Australia June 1990 and June 1993*, Cat. no. 6203.0, tables 14 and 15.

Ackland and Williams (1993) note that in periods of recession NESB immigrants, especially those recently arrived, are particularly disadvantaged in the labour market with higher unemployment rates and greater increases in unemployment. They indicate that the employment prospects of NESB immigrants generally improve more slowly than those of the general population as the economy recovers. They also found that, in 1991, a lower proportion of overseas-born workers who were defined as unemployed by the ABS, actually received unemployment benefits than Australian-born workers. This suggests the probability of greater poverty among unemployed immigrants.

Changes in policies and services

Since our first study was undertaken in 1991 there have been a number of changes in policies affecting immigrants. There has been a change to more restrictive immigration policies demonstrated by the decrease in settler arrivals from 121 700 in 1990–91 to 76 000 in 1992–93. Jupp (1993) outlines the arguments used by some people to support the restrictions: that the economic situation cannot absorb new arrivals and leaves many NESB unemployed for long periods; the wave of asylum seekers and illegal entrants in Europe and North America, which has led to tightening entry requirements; arguments from environmentalists that Australia is 'full up'; as well as some racist arguments. However, Jupp argues that even with a falling intake there will need to be a continuity of settlement services as a high proportion of arrivals will be refugees and family nominees of former refugees.

The 1992–93 Federal Budget announced that from January 1993 newly arrived immigrants, excluding refugees, would be denied access to unemployment and sickness benefits for the first 6 months after arrival in Australia, while the Federal Coalition's policy had been to extend this period to 2 years (Rebikoff 1993). Given the high rates of unemployment among recently arrived immigrants and the large proportion of young families among recent arrivals, this denial of benefits could have considerable impact on families with children, in spite of their continued eligibility for Health Care Cards and Additional Family Payment.

Another change has been that the focus on provision of language training is now on very recent arrivals and those actively seeking work. Recent arrivals have been defined by legislation as those arriving after 1 July 1991. From 1 January 1993, the provision of basic English as a second language (ESL) training for newly arrived immigrants without 'functional proficiency' in English has been the responsibility of the Department of Immigration and Ethnic Affairs, whose Adult Migrant English Program (AMEP) offers up to 510 hours of tuition per person. Previously, the

AMEP had provided tuition to both newly arrived and longer term immigrants without these restrictions of time. The Department of Employment, Education and Training (DEET) has responsibility to provide ESL training for registered unemployed job seekers. The 1992–93 Budget also introduced fees for English language training except for holders of Health Care Cards. Many immigrants, including mothers caring for children, now have to pay fees for English classes that were formerly free or are not eligible for them at all. The restrictions of access to training to people arriving after 1 July 1991 applies even to the volunteer Home Tutor Scheme. The tendency to focus language training only on those actively seeking employment has been described as shortsighted by the ethnic community representatives who identify the provision of accessible English language training as the cornerstone of an appropriate settlement program (Rebikoff 1993). The English language tuition needs of longer term residents who are not registered job seekers are being investigated in the Non-Jobseeker Backlog Project by the Royal Melbourne Institute of Technology (personal communication, Department of Immigration and Ethnic Affairs).

The 1993–94 Federal Budget introduced further increases in 'off-shore' fees for English language courses, raising to $2040 the amount that 'independent' and 'concessional' category immigrants are required to pay for on-arrival English classes before receiving visas (if they are assessed as having less than functional English). This is seen as a further way of restricting entry by low- to middle-income immigrants. However, the increase of funding for English courses for job seekers of $17.1 million has been welcomed (McGill 1993).

In another change, cost recovery arrangements for Department of Immigration and Ethnic Affairs interpreting services were introduced in 1991. The national Translating and Interpreting Service (TIS) recouped $6.2 million of its $14.3 million costs in 1992–93 through charging agency users (Women's Budget Statement 1993, p. 165). However, there are also reports of agencies not using TIS because of these costs (Dollis et al. 1993, p. 142). While the charges are intended to be met by government departments and agencies, and not by the non-English-speaking individual, there is some confusion as to who is responsible for costs and a reluctance by some agencies to budget for the costs. It has been pointed out that the introduction of 'user pays' and moves to privatisation in such areas as English language training and the provision of interpreters contradict the Federal Government's access and equity policies (Rebikoff 1993).

The situation of asylum seekers, who are seeking refugee status after they have entered Australia, altered with changes to the *Immigration Act*, which meant that from 1991 they were ineligible for social security benefits or Medicare coverage. The situation of very young asylum seekers was mentioned above but families with dependent children are also affected. Since January 1993, some government emergency financial assistance has been available to asylum seekers through the Australian Red Cross Society but not until after 6 months of residence. In April 1993, there were some 16 000 (first stage) refugee claims (Barrowclough 1993).

The recession of the early 1990s has placed considerable strains on immigrant families across Australia and, therefore, on the community agencies working with them. From late 1990, agencies such as the Springvale Indo-Chinese Mutual Assistance Association in Victoria were reporting increased calls for assistance, particularly in relation to unemployment: 'Besides more benefit claim forms to be filled in and letters to be explained, we had to counsel families threatened with breakdown' (Nguyen 1991, p. 29). In Springvale they found that families became unable to pay their mortgages or their rent, to afford airfares to sponsor wives and children, or to adequately support already sponsored relatives. In addition, children had to work more, which affected school attendance. For some families, unemployment led to domestic violence and family breakup. Those seeking public housing faced very long waiting lists (Nguyen 1991).

The Migrant Resource Centre at Wollongong, New South Wales, reported escalating rates of poverty and unemployment. At the same time State government cuts to the community and

public sectors were leaving major gaps in service provision and federal policy changes were exacerbating hardship, for example, through changes to assurance of support and through unrealistic Newstart requirements in a region where there were so few jobs (Illawarra Migrant Resource Centre 1991).

In South Australia ethno-specific agencies also reported cases of families forced to move to seek cheaper accommodation, having difficulties clothing children and high rates of intergenerational conflict associated with unemployment-induced emotional problems. With increased unemployment, the demand for English classes increased greatly and waiting times of up to six months were reported at a time when class hours were being cut and charges introduced. Similarly long delays were faced by people seeking DEET Labour Market Training Programs (Barnett 1991).

The change of State Government in Victoria in 1992 brought a range of reductions of services for immigrant families. In the inner suburb, in which many of the families in the Life Chances Study still lived, the changes identified by the local public housing tenant worker by late 1993 included:

- public housing rents had risen by 25 per cent except for those eligible for rental rebates;
- cleaning of the high-rise housing estate had deteriorated seriously since permanent cleaners had been replaced by contract workers;
- the kindergarten on the housing estate had already had its hours reduced and with further funding restrictions for 1994 might have to close;
- the community health centre's staffing had been halved, including the loss of a Turkish health worker;
- the public housing estate tenants' association would lose a multilingual family support worker from 1994; and
- the funding for school holiday programs was no longer available (this provided child-care for school children with working parents).

The tenant worker also noted the reduction in access to English classes with the introduction of fees and priority being given to new arrivals (1991 onwards) and those registered with the Commonwealth Employment Service (personal communication, tenants' worker). In addition, the local council was reported to be cutting its community services budget by 13 per cent.

The changes in funding across Victoria for a range of services, including schools, kindergartens and Maternal and Child Health Centres are reducing or are likely to reduce access to key services for a disproportionate number of children in low-income NESB families.

While some positive attention has been paid to the English language needs of NESB immigrants in terms of work-force participation, overall, the situation of many NESB families seems to have worsened in the early 1990s with a combination of major increases in unemployment rates, greater restrictions on income support and limitation of services, including cost-recovery policies.

Chapter 3: Children of overseas-born parents in low-income families—national statistics

This chapter considers national statistics to address the question of changes in the numbers and characteristics of immigrant families with children who have low incomes.

The major source of national data is the ABS Census. This chapter looks first at recently published data from the 1991 Census and makes some comparisons with the 1986 Census. It then presents commissioned data from the 1991 Census, which describes dependent children (children 0 to 14 years and full-time students 15 to 24 years) by parents' birthplace, family type and family income, to indicate both numbers and proportions of children in different birthplace groups in low-income families Australia-wide. The relationship of family income to sole-parent and two-parent families is also illustrated.

The second major source of national data on low-income immigrant families is that from the Department of Social Security enumerating dependent children in families receiving DSS pensions, allowances and income supplements. The 1990 and 1991 DSS statistics presented in the previous report (Taylor & MacDonald 1992) are compared with unpublished 1993 data commissioned by the study from DSS.

National data which would allow the calculation of the income of immigrant families in relation to the Henderson poverty line are not readily available, but the measures of low income presented allow for some comparisons to be made.

Before turning to the children in low-income families, the Census data on numbers of children of immigrants is considered.

Australia's children

In 1991 in Australia, over 1.2 million of the 3.7 million children aged under 15 years had at least one overseas-born parent and of these over 680 000 had at least one parent born in a non-English-speaking country, that is 18 per cent of all children in the age group. Some 263 000 children aged under 15 years had themselves been born overseas. Table 3.1 presents the 10 most frequent birthplaces of the overseas-born children, showing that the largest numbers continue to come from the United Kingdom, New Zealand and Viet Nam, as in 1986, but that increased numbers of children in Australia in 1991 had been born in the Philippines, Hong Kong and Malaysia. The children born in Hong Kong and Malaysia include those born in refugee camps in those countries.

The 1991 Census indicates that of children aged 5 to 14 years, 8.4 per cent speak a language other than English at home and that one in 10 of these children speak English 'not well' or 'not at all'.

Dependent children in low-income families: ABS data

The national data available do not readily allow the identification of numbers of children in families below the Henderson poverty line. The Census data are not in the form required for poverty-line calculation (which includes a combination of gross disposable income, sole or two-parent families, work-force participation and number of children in the family). The ABS 1991 Census data on family income, which were available in relation to dependent children and parents' birthplace, use very broad income categories. The lowest category is under

Table 3.1: Children 0–14 years, Australia, 1986 and 1991

	1986	*1991*
Total children aged 0–14 years	3 629 600	3 764 600
At least one parent born overseas	1 305 400	1 234 400
	36.0%	32.8%
Children born overseas	217 100	263 200
	6.0%	7.0%
Main birthplaces of children born overseas[a]		
United Kingdom	46 600	44 800
New Zealand	30 500	33 900
Viet Nam	17 600	16 100
South Africa	7 000	13 700
Philippines	5 500	10 700
USA	6 700	9 500
Hong Kong	5 500	8 000
Malaysia	6 600	7 700
Lebanon	4 700	5 200
Former Yugoslavia	3 600	5 200
Children aged 5–14 years (1991)		
Who speak language other than English at home		314 300
		8.4%
Who speak English 'not well'		26 500
Who speak English 'not at all'		4 808
Total 'not well' or 'not at all'		31 300
		0.8%

Note: a. Largest birthplace categories in 1991 are listed in order of size.

Sources: ABS 1993, 1991 Census, Cat. no. 2722, tables E07, E16, E36;
ABS 1990, *Australia's Children 1989*, Cat. no. 4119.0, tables B1, B2, G1.

$12 000 per year and the second lowest category is $12 000 to $25 000 per year. In 1991, almost all families with dependent children in the very low income category of under $12 000 per year ($230.76 per week) would have been below the poverty line (with the exception of a sole parent not in the work force with one child) while the next category from $12 000 to $25 000 per year would include both families with incomes below the poverty line and those with incomes above it. Because the Census income levels are not adjusted in any way for family size, they do not reflect the very different impact of a particular income level on children in large families from those in small families. While family size and family type confound the implications of the adequacy of family income for the families with incomes above $12 000 per year, all types of families with incomes below this level can be categorised as having a very low income.

A summary of the 1991 Census data on family income by parents' birthplace is presented in table 3.2 and in appendix B, tables B1 to B4, which show the number and proportions of dependent children (that is children aged 0 to 14 years and full-time students aged 15 to 24 years) in each income group and also by family type. The parents' birthplace used is that of the father in two-parent families and the sole parent in other families. (The birthplace of the father was selected for analysis to correspond with the DSS statistics reported below.)

In 1991, some 234 800 dependent children lived in families with very low incomes (under $12 000 per annum), the large majority (72 per cent) of whom had Australian-born parents. There were some 45 600 children in NESB families with incomes under $12 000 per year,

representing 19 per cent of children in these low-income families. There were 20 600 children in ESB families with incomes less than $12 000 (9 per cent of these children). The largest numbers of children with NESB parents in families with incomes under $12 000 in which parents' birthplace place was identified had parents born in Italy, Viet Nam and Lebanon (see appendix B, table B1).

Table 3.2 shows the proportion of the children with parents in each birthplace group who lived in families with incomes below $12 000. While 6 per cent of all children with Australian-born parents lived in very low-income families, as did 6 per cent of children with NESB parents, only 4 per cent of children with parents from the main English-speaking birthplaces did so. There was considerable variability according to country of birth. Birthplace groups that had the highest proportion of children in families with incomes less than $12 000 per annum were from Hong Kong (10 per cent) and China (8 per cent). While the largest numbers of children with NESB parents on very low incomes (below $12 000) were those with Italian-born parents, this reflected the very large size of this group. In fact, the proportion of children in Italian families with incomes below $12 000 was relatively low (4 per cent).

If one considers also the children in the next income group ($12 001 to $25 000 per annum) the proportion of children in this category (below $25 000) with Australian-born parents is 31 per cent, with NESB parents 33 per cent and in ESB families 25 per cent. The NESB birthplace groups with the largest proportion in low-income ($25 000 or less) families were those from Lebanon (52 per cent) and Viet Nam (45 per cent).

These differences between the birthplace groups are also reflected in the highest income category (over $60 000 per annum), with 16 per cent of children with Australian-born children in this income group, 14 per cent with NESB parents and 21 per cent with ESB parents, with a particularly high proportion (34 per cent) of children in the 'other' main English-speaking groups (which include the USA and Canada). The NESB birthplace groups with the smallest proportion of children in the highest income group are Lebanon (9 per cent) and Viet Nam (8 per cent).

An analysis of the data by states of residence indicates variation of location of the children in the NESB families with incomes below $12 000. For example, of the children in these very low-income families with parents born in Hong Kong the largest number (52 per cent) lived in New South Wales and 27 per cent lived in Victoria, of those with parents from Viet Nam the proportion is 36 per cent in New South Wales and 38 per cent in Victoria. The majority (70 per cent) of those with Lebanese-born parents with family incomes below $12 000 per year lived in New South Wales while half (50 per cent) those with parents born in China lived in New South Wales.

Families with incomes below $12 000—sole-parent and two-parent families

Overall in the families with very low incomes (that is under $12 000 per annum) there were 139 400 children in sole-parent families (59 per cent) and 95 400 in two-parent families (41 per cent) (see appendix B, table B2). The data on numbers of families (in contrast with numbers of children) show that 78 per cent of the families with dependent children with incomes below $12 000 were sole-parent families and 22 per cent were two-parent families. The majority of sole-parent families had only one child while the majority of two-parent families in this very low-income group had two or more dependent children (ABS 1991, Census Expanded Community Profile E29).

The proportion of children in families with incomes under $12 000 who were in sole-parent families rather than two-parent families was 62 per cent with Australian-born parents, 63 per cent with parents born in English-speaking countries and 47 per cent with NESB parents. The lower proportion of very low-income NESB sole parents would reflect the smaller overall

Table 3.2: Dependent children in families by birthplace of parent[a] by family income, Australia, 1991 (per cent)

	Family income					
Country of birth of parent	*Less than $12 000*	*$12 001 to $25 000*	*$25 001 to $40 000*	*$40 001 to $60 000*	*More than $60 000*	*Total[c]*
Australia	6	25	28	25	16	100
UK and Ireland	4	21	27	28	20	100
New Zealand	6	26	28	24	17	100
Other MES[b]	4	15	21	27	34	100
Total MES	4	21	27	27	21	100
China (excluding Taiwan Province)	8	27	28	22	15	100
Germany, Federal Republic of	5	21	26	27	21	100
Greece	5	27	32	25	12	100
Hong Kong	10	20	25	23	21	100
India	3	17	23	30	27	100
Italy	4	23	31	26	15	100
Lebanon	6	46	30	13	5	100
Malaysia	6	18	22	26	28	100
Malta	4	26	33	26	12	100
Netherlands	4	21	29	28	18	100
Philippines	5	18	22	34	20	100
Poland	6	28	25	25	15	100
USSR and Baltic States	7	25	23	23	22	100
Viet Nam	7	38	28	19	8	100
Former Yugoslavia	5	26	31	28	10	100
Other Countries	6	29	27	23	14	100
Total non-English speaking	6	27	28	24	14	100
Total overseas born	5	25	28	25	17	100
Total birthplace[d]	6	25	28	25	17	100

Notes: a. Birthplace of father in two-parent families, parent in sole-parent families.
b. Main English-speaking countries: UK, Ireland, Canada, New Zealand, South Africa, USA.
c. Excludes 'no income stated'. Figures may not add up to 100 due to rounding.
d. Excludes inadequately described, at sea, not elsewhere classified, and not stated.

Source: ABS, unpublished data.

proportion of children in NESB families with sole parents (10 per cent in comparison with 16 per cent of children with Australian-born parents). The largest numbers of children in sole-parent NESB families with incomes below $12 000 were those with families from Viet Nam; the largest numbers of children in NESB two-parent families with incomes below $12 000 were from Italy and Lebanon (appendix B, table B2).

The tables illustrate clearly the relatively low income of sole-parent families in comparison with two-parent families (appendix B, table B3 and table B4).

While 23 per cent of children with Australian-born sole parents lived in families with incomes of less than $12 000, the proportion was higher (26 per cent) for those with NESB parents and lower (20 per cent) for those with ESB parents. Over a third (37 per cent) of children with Hong Kong-born sole parents had these very low incomes, 31 per cent with Malaysian-born sole parents and 30 per cent with sole parents born in China. The sole parents from Hong Kong who report very low incomes in Australia are likely to include at least some families in which the

mother and children live in Australia while the father lives and works in Hong Kong. This is also possibly the case for some Malaysian families.

The proportion of children in two-parent families with less than $12 000 per year was 3 per cent for those with an Australian-born parent (father), 2 per cent for those with a father born overseas in an English-speaking country, and 3 per cent for those with NESB fathers. The highest proportion of children in very low-income, two-parent families were those with fathers born in China, Hong Kong and Lebanon, of whom 6 per cent, 5 per cent and 5 per cent respectively, had family incomes of less than $12 000. When two-parent families with incomes under $25 000 per annum are considered, the relative disadvantage of NESB families is more evident. Some 23 per cent of children of Australian-born parents are in this income category (below $25 000) compared with 28 per cent of children with NESB parents. They include 50 per cent of Lebanese children and 41 per cent of Vietnamese children.

The data confirmed the relatively better financial situation of families with parents from English-speaking countries than those with NESB parents but also than those with Australian-born parents. The data illustrate the high proportion of children in sole-parent families on very low incomes and emphasise the disadvantage of children in NESB families:

- A higher proportion of children with NESB sole parents are in very low-income families (26 per cent) in contrast with 23 per cent of children in Australian sole-parent families.
- A higher proportion of children with NESB parents on incomes under $12 000 are in two-parent families (53 per cent) than are children of Australian-born parents (38 per cent). Two-parent families are likely to have more members to support on the very low income than are single-parent families.

The data also confirmed the relatively poor situation of children in Vietnamese and Lebanese families, which has been documented in other studies. However, the high proportion of children in very low-income families from Hong Kong and China had not been highlighted in other studies identified in the literature search and their situation warrants further study. There are likely to be high proportions of low-income families in some of the smaller birthplace groups such as the Cambodian, Laotian groups and other recent refugee groups, not identified in this analysis.

NESB families with incomes below $12 000 a year would probably include some families, including new arrivals, waiting for social security payments, non-residents who are not eligible for payments, asylum seekers, foreign students, self-employed with very low incomes and very low wage earners. Some underreporting of income is also likely.

While the Census data provide national data on family income by birthplace the usefulness of the data is limited by the restricted availability (including cost) of cross-tabulations to clarify the findings.

Dependent children in low-income families: DSS data

National data from the Department of Social Security (DSS) provide an opportunity to assess changes in the numbers of dependent children in immigrant families with low incomes. This section presents the number and percentage distribution of dependent children who lived in families where the head received a pension, allowance or Additional Family Payment (for low wage earners) in 1993. These figures are compared with the 1990 and 1991 data in order to identify changes within each social security payment category.

Data are presented in this section according to the country of birth of the recipient parent in broad birthplace groupings—Australia, overseas, English-speaking countries (Canada, Ireland,

New Zealand, South Africa, United Kingdom, USA), and non-English-speaking countries. Immigrant families born in Viet Nam/Cambodia/Laos and Lebanon have again been selected for attention given their disadvantaged position in the community. Detailed birthplaces are presented in appendix B, table B5. 'Dependent children' are defined as children aged 14 years or less and full-time students aged 15 to 24 years.

Dependent children are enumerated in families receiving the following DSS payments:

- Pensions (Age, Disability Support, Sole Parent, Widow B, Widowed Person and Rehabilitation);
- Allowances (NEWSTART, Job Search, Sickness);
- Special Benefit and Additional Family Payment (work force).

In January 1993, Family Allowance Supplement and additional pension/benefit for children were integrated into one payment—Additional Family Payment. This change removed the distinction in the DSS payment system between low-income working families and pension and benefit-recipient families who received assistance with the costs of raising children. The notation Additional Family Payment (work force) is used here in order to identify low-income working families with dependent children (i.e. formerly Family Allowance Supplement recipients).

Table 3.3 shows a total of 1 688 900 dependent children lived in families where the head received a pension, allowance/benefit or Additional Family Payment (work force) in 1993. Of these children, 1 316 000 (78 per cent) had an Australian-born recipient parent, 255 800 (15 per cent) had a parent born in a non-English-speaking country, and a further 117 200 (7 per cent) had a recipient parent born in an overseas English-speaking country. The 1993 data showed that the largest number of children with overseas-born parents in receipt of DSS payments were from the United Kingdom/Ireland (79 600), Viet Nam/Cambodia/Laos (39 600) and Lebanon (34 300) (appendix B, table B5).

In order to compare the representation of dependent children in each DSS payment category with their representation in the wider population, data from the ABS (1991 Census) are also presented in the final column of table 3.3. The comparison is limited in that the ABS data are for 1991 and the DSS data are for 1993.

Dependent children in recipient families with a parent from overseas English-speaking countries were uniformly underrepresented in each DSS payment category in 1993 compared with their 11 per cent representation in the wider population. This finding was also evident in the earlier study (Taylor & MacDonald 1992). On the other hand, dependent children with a parent from a non-English-speaking country, some 20 per cent of the population in 1991, were overrepresented in each of the DSS payment categories of NEWSTART Allowance, Job Search Allowance, Sickness Allowance, Special Benefit and Disability Support Pension. This trend is reflected for the dependent children in the specific birthplace groupings Viet Nam/Cambodia/Laos and Lebanon, except in the case of dependent children with a parent from Viet Nam/Cambodia/Laos who is reliant on the Disability Support Pension.

For low-income, working families in receipt of Additional Family Payment (work force), dependent children with a NESB parent (12 per cent) were underrepresented compared with the wider population (20 per cent) (table 3.3). As noted in the earlier report (Taylor & MacDonald 1992), this finding raises concerns about the lower take-up rate among immigrant families and the accessibility of information about the payment to NESB immigrants.

Children with NESB parents were also underrepresented among those in families receiving Sole Parent Pensions. This reflects to some extent the smaller proportion of children in NESB families with sole parents (10 per cent) compared with those with Australian families (16 per cent).

Table 3.3: Total dependent children in pensions, allowances/benefit and Additional Family Payment (work force) recipient families by birthplace of recipient, Australia, 1993

Country of birth of recipient [a]	Pension (September 1993)				Allowance/Benefiy (August 1993)					Additional Family Payment (work force) [d] (September 1993)	Total	Total Children (1991)
	Age	Disability Support [b]	Sole Parent	Widow (B) WPA and Rehab.	NEWSTART	Job Search	Total Job Search and NEWSTART [c]	Sickness	Special			
	Number											
Australia	9 054	69 985	448 851	1 861	127 348	111 536	238 884	12 510	3 822	530 986	1 315 953	2 953 591
Overseas	2 930	28 008	93 263	569	75 291	47 127	122 418	5 176	4 334	116 264	372 962	1 326 841
English-speaking countries [e]	662	5 147	42 775	186	12 989	13 038	26 027	1 461	510	40 409	117 177	487 694
Non-English-speaking countries	2 268	22 861	50 488	383	62 302	34 089	96 391	3 715	3 824	75 855	255 785	839 147
Viet Nam/Cambodia/Laos	129	893	7 771	36	15 618	4 925	20 543	410	804	9 013	39 599	56 256 [f]
Lebanon	162	4 472	4 587	17	11 982	4 059	16 041	719	501	7 801	34 300	55 131
Total	11 984	97 993	542 114	2 430	202 639	158 663	361 302	17 686	8 156	647 250	1 688 915	4 280 432
	Percentage											
Australia	75.6	71.4	82.8	76.6	62.8	70.3	66.1	70.7	46.9	82.0	77.9	69.0
Overseas	24.4	28.6	17.2	23.4	37.2	29.7	33.9	29.3	53.1	18.0	22.1	31.0
English-speaking countries [e]	5.5	5.3	7.9	7.7	6.4	8.2	7.2	8.3	6.3	6.2	6.9	11.4
Non-English-speaking countries	18.9	23.3	9.3	15.8	30.7	21.5	26.7	21.0	46.9	11.7	15.1	19.6
Viet Nam/Cambodia/Laos	1.1	0.9	1.4	1.5	7.7	3.1	5.7	2.3	9.9	1.4	2.3	1.3 [f]
Lebanon	1.4	4.6	0.8	0.7	5.9	2.6	4.4	4.1	6.1	1.2	2.0	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes: a. Excludes country of birth not stated.
b. Previously Invalid Pension.
c. Previously Unemployment Benefit.
d. Previously Family Allowance Supplement (FAS).
e. Includes Canada, Ireland, New Zealand, South Africa, United Kingdom, USA.
f. Viet Nam only.

Sources: DSS, unpublished data.
ABS, unpublished data.

Comparison of data from appendix B, table B2 and table 3.3 indicates that 90 per cent of dependent children in sole-parent families are in Sole Parent Pension families but only 60 per cent of NESB children in sole-parent families are in families receiving the Sole Parent Pension. It should be noted that newly arrived immigrant sole parents are not necessarily eligible for the Sole Parent Pension.

As would be expected, dependent children with an Australian-born recipient parent represented the majority in each of the social security payment categories, except for Special Benefit. Over half (53 per cent) of dependent children living in families where the head received Special Benefit had an overseas background, and most of these children (47 per cent) had non-English-speaking backgrounds.

Special Benefit is a payment to people 'in severe financial need due to circumstances outside their control, for whom no other pension or allowance is payable, and no other support is available' (DSS 1993, p. 28). This payment would be made to some people who are ineligible for a pension or allowance due to residence qualifications. However, Special Benefit is not payable when a person's liquid assets exceed $5000. This liquid assets test compares less favourably with other allowance payments, which have a four-week deferment period before payment is made to families with dependants who have $10 000 or more in available funds. The income test for Special Benefit is also harsh compared with other allowance payments, as any private income is deducted 'dollar for dollar' from the rate of Special Benefit, and there is no income-free area. The allowance payments (NEWSTART, Job Search and Sickness) at least have a free area and a less harsh taper rate of '50 cents in the dollar' reduction in the rate of payments. Even so the allowance income test has been criticised as being too harsh and imposing disincentives to part-time and casual work.

The harsh income test requirements for Special Benefit would impose great difficulties for families in supplementing their benefit with earnings from part-time work. This raises the question whether the residence qualifications for Job Search Allowance and NEWSTART Allowance should be expanded to enable a larger number of overseas-born people to access the somewhat less stringent liquid assets and income-test requirements, and a wider range of labour-market-program assistance, available through Job Search Allowance and the NEWSTART payment.

In mid-1991 a new system of unemployment benefits was introduced under the Federal Government's Active Employment Strategy. This included a Job Search Allowance for job seekers unemployed for up to 1 year or aged under 18 years, and a NEWSTART Allowance for people aged 18 years and older and unemployed for longer than 12 months. Table 3.3 provides the numbers of dependent children and percentage distribution of Job Search and NEWSTART Allowance recipient families in 1993. It shows children with an Australian-born parent made up 70 per cent of children in families who relied on Job Search Allowance, but were only 63 per cent of those who relied on the NEWSTART Allowance for job seekers who have been long-term unemployed. On the other hand children with NESB parents comprised 31 per cent of children in families reliant on the NEWSTART Allowance compared with 22 per cent of children in Job Search Allowance recipient families. This trend is apparent for the dependent children with a recipient parent born in Viet Nam/Cambodia/Laos and those with a recipient parent born in Lebanon.

Change in distribution of dependent children 1991 to 1993

Overall, there was a very large increase in the numbers of dependent children in DSS-recipient families from 889 300 in early 1991 to 1 688 900 in September 1993. This represents a 90 per cent increase in children in families receiving a DSS pension or allowance or Additional Family Payment (as low wage earners) (see table 3.4 and appendix B, table B6 for the 1990–91 statistics).

Table 3.4: Total dependent children in pension, benefit and FAS recipient families by birthplace of recipient, Australia, 1990 and 1991

Country of birth of recipient[a]	Pension (January 1991)					Benefit (November 1990)			FAS (Dec. 90)	Total	Total children (1986)
	Age	Invalid	Class B widows and WPA	Sole Parent	SEA and Rehab.	Unemployment	Sickness	Special			
Australia	4 877	42 334	1 017	351 792	1 425	116 646	14 615	4 395	352 247	889 348	2 587 500
Overseas	1 789	24 237	348	82 608	476	72 674	14 648	3 915	86 408	287 103	1 042 100
English speaking countries[b]	418	4 182	78	40 714	161	16 813	2 047	668	29 544	94 625	382 300
Non-English-speaking countries	1 371	20 055	270	41 894	315	55 861	12 601	3 247	56 864	192 478	659 900
Vietnam/Cambodia/Laos	46	471	16	5 270	40	14 263	1 526	1 257	7 068	29 957	n/a
Lebanon	111	3 193	6	3 406	14	10 827	4 958	462	7 482	30 459	n/a
Total	6 666	66 571	1 365	434 400	1 901	189 320	29 263	8 310	438 655	1 176 451	3 629 600
	Percentage										
Australia	73.2	63.6	74.5	81.0	75.0	61.6	49.9	52.9	80.3	75.6	71.3
Overseas	26.8	36.4	25.5	19.0	25.0	38.4	50.1	47.1	19.7	24.4	28.7
English speaking countries[b]	6.3	6.3	5.7	9.4	8.5	8.9	7.0	8.0	6.7	8.0	10.5
Non-English-speaking countries	20.6	30.1	19.8	9.6	16.6	29.5	43.1	39.1	13.0	16.4	18.2
Vietnam/Cambodia/Laos	0.7	0.7	1.2	1.2	2.1	7.5	5.2	15.1	1.6	2.5	n/a
Lebanon	1.7	4.8	0.4	0.8	0.7	5.7	16.9	5.6	1.7	2.6	n/a
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes: a. Excludes country of birth not stated (13 110, 1.1 per cent dependent children).
b. Includes Canada, Ireland, New Zealand, South Africa, United Kingdom, USA.

Sources: DSS, unpublished data.
Taylor & MacDonald 1992, p. 21.

Table 3.5: Annual percentage increase in numbers of dependent children in pensions, allowances/benefits and Additional Family Payment (work force) recipient families by birthplace of recipient, Australia, 1991 to 1993

	Pension				*Allowance/Benefit*							
Country of birth of recipient [a]	*Age*	*Disability Support* [b]	*Sole Parent*	*Widow (B) WPA and Rehab.*	*NEWSTART*	*Job Search*	*Total Job Search and NEWSTART* [c]	*Sickness*	*Special*	*Additional Family Payment (work force)* [d]	*Total* [f]	*Total children (1986 to 1991)*
Australia	26.1	20.7	9.6	–9.7	n/a	n/a	29.8	–5.5	–5.0	15.6	15.3	2.7
Overseas	20.3	5.6	4.7	–13.0	n/a	n/a	20.9	–31.5	3.8	11.0	10.0	4.9
English-speaking countries [e]	18.8	8.1	1.9	–9.0	n/a	n/a	17.2	–11.5	–9.3	11.7	8.1	5.0
Non-English-speaking countries	20.8	5.0	7.2	–14.7	n/a	n/a	21.9	–35.9	6.1	10.7	10.9	4.9
Viet Nam/Cambodia/Laos	47.2	27.1	15.7	–15.3	n/a	n/a	14.2	–38.0	–15.0	9.0	10.7	n/a
Lebanon	15.2	13.5	11.8	–5.9	n/a	n/a	15.4	–50.4	3.0	1.5	4.4	n/a
Total—all birthplaces	24											
.6 15.6	8.7	–10.5	n/a	n/a	26.5	–16.7	–0.7	14.7	14.1	3.0		

Notes: a. Excludes country of birth not stated.
b. Previously Invalid Pension.
c. Previously Unemployment Benefit.
d. Previously Family Allowance Supplement (FAS).
e. Includes Canada, Ireland, New Zealand, South Africa, United Kingdom, USA.
f. Annual percentage increase of all children for each birthplace category receiving the DSS payments.

Sources: DSS, unpublished data.
ABS, unpublished data.

The numbers of children in NESB DSS recipient families increased from 192 500 in 1991 to 255 800 dependent children in 1993—a 33 per cent increase in less than 3 years. This included an increase in numbers of children in NESB families receiving unemployment payments of 72 per cent over this time, a 33 per cent increase in those receiving Additional Family Payment (work force), a 21 per cent increase in those in Sole Parent Pension families and an increase of 14 per cent in Disability Support Pensions. There was a decrease of 71 per cent of children in NESB families receiving Sickness Allowance from 1991 to 1993.

Table 3.5 presents the *annual* percentage growth change (compounding growth rate) between 1991 and 1993 in the distribution of dependent children in low-income families who are in receipt of a pension, allowance/benefit and the Additional Family Payment (work force) according to the country of birth of the recipient parent. For the purpose of comparison, the final column of table 3.5 presents the annual growth rate of dependent children in the wider population from 1986 to 1991, according to broad birthplace groupings. Overall, it shows that the annual growth rate of 3 per cent for dependent children with an Australian-born parent and 5 per cent for dependent children with an overseas-born parent in the general population is considerably less than the growth rate of dependent children in the DSS pensioner and beneficiary population.

Significant in table 3.5 is the decline since 1991 of dependent children in Sickness Allowance recipient families, in particular among those from non-English-speaking birthplaces (–36 per cent) and those with a Lebanese-born parent (–50 per cent). The general decline since 1991 of dependent children in Sickness Allowance recipient families (–17 per cent) may be the result of tightening interpretation of eligibility for Sickness Allowance and of the introduction, in January 1993, of a 26-week waiting period for Sickness Allowance (and Job Search Allowance) for newly arrived residents. Of concern is the large increase in the dependent children in Job Search and NEWSTART Allowance recipient families in each birthplace category, reflecting the high rate of unemployment in Australia during the early 1990s.

Dependent children in families in each birthplace grouping receiving Additional Family Payment (work force) have increased at a greater rate than their increase in the wider population. While this may reflect improved take-up rates of the payment for low-income, working families (and/or an expansion of low-paid employment), dependent children with a parent from a non-English-speaking birthplace receiving Additional Family Payment (work force) (11 per cent) have still increased at a lower annual rate than their peers with an Australian-born parent (16 per cent) and those children with parents from an English-speaking country (12 per cent). This could suggest the need for better information about this payment for NESB families.

Summary and discussion of national statistics

The 1991 Census data and the 1993 DSS figures confirm the relative economic disadvantage of children with parents from non-English-speaking birthplaces, often in contrast to those with Australian-born parents and particularly in contrast to those with parents born in English-speaking countries.

The 1991 Census figures showed 6 per cent of children with parents from NESB families lived in families with very low incomes (below $12 000 per year), 6 per cent of children with Australian-born parents but only 4 per cent of those with ESB parents. For children with sole parents, 26 per cent of those with an NESB parent, 23 per cent of those with an Australian-born parent and 20 per cent of those with an ESB parent were in families with an income of less than $12 000 a year. Considering children in low-income (below $25 000), two-parent families, 28 per cent of children in NESB families had family incomes below $25 000 compared with 23 per cent of children with Australian-born parents.

The 1993 DSS data showed children with NESB parents overrepresented among children with parents receiving unemployment benefits, particularly those unemployed for more than 12 months (receiving NEWSTART) and also among those receiving Disability Support and Sickness Allowance and Special Benefit. They were underrepresented among Sole Parent Pension recipients (reflecting fewer NESB sole-parent families) and among recipients of Additional Family Payment (work force). The latter could indicate relatively low take-up of this payment for low-wage earners rather than low numbers of NESB low-wage earners. Children with ESB parents were underrepresented in all DSS recipient categories probably indicating their families' relatively strong economic situation.

Within the NESB category there were major variations in family income according to particular country of birth. The largest numbers of children in NESB families with incomes below $12 000 had parents from Italy, Lebanon and Viet Nam. The largest numbers of children with NESB sole parents on very low incomes were in Vietnamese families with the largest number of children in very low-income, NESB, two-parent families were from Italy and Lebanon. However, while the numbers of children of Italian-born parents were relatively large the children in very low-income families were only a small proportion (4 per cent) of all the children in Italian families. The countries of origin with the highest proportions of children in families with incomes below $12 000 were Hong Kong (10 per cent) and China (8 per cent).

The DSS statistics also highlighted the economic disadvantage among children in NESB families. Of those with parents from particular birthplaces the largest numbers of children in DSS recipient families were from (in order) Viet Nam/Cambodia/Laos, Lebanon, former Yugoslavia, Italy and the Philippines. There were considerable variations between different pensions and benefits with the children with parents from Viet Nam/Cambodia/Laos being most numerous among NESB recipient families receiving NEWSTART and Job Search Allowance, Sole Parent Pension and Special Benefit, those from Lebanese families being most numerous in Disability Support Pension and Sickness Allowance recipient families, and those from the Philippines in Age Pension families.

The children who were themselves born overseas at the 1991 Census came in largest numbers from Viet Nam, the Philippines, Hong Kong, Malaysia, Lebanon and former Yugoslavia. They reflect countries of origin of recent arrivals and these birthplaces are also those of the most numerous very low-income families and DSS recipients (with the addition of Italy).

The overrepresentation of children from particular birthplaces has implications for addressing disadvantage. For example, are the programs targeted at sole parents (such as the JET program) able to meet the needs of Vietnamese-born sole parents? What are the needs of children in Lebanese families where many parents are reliant on Disability Support Pension or Sickness Allowance? Why does the take-up of Additional Family Payment appear to be relatively low among NESB low-wage earners? The considerable increase in children in NESB families receiving DSS payments from late 1990 and September 1993, in particular, an annual 22 per cent increase in numbers of children in unemployed families, raises issues of what employment programs best meet their families' needs.

Some of the focus of this chapter has been on the NESB birthplaces with the largest numbers because of the service implications of efficiencies of targeting information and support to particular language or birthplace groups. However, the situation of smaller groups, particularly of very new arrivals, must not be neglected.

Chapter 4: The Life Chances Study

The Life Chances Study is a longitudinal study of children born in selected months in 1990 in two of Melbourne's inner-suburban municipalities. The inner suburbs selected have a very diverse population in terms of economic situation, housing tenure and ethnic background and include both high-income and low-income families. The study aims to explore the life chances of the children in relation to a range of social and economic variables over a period of time.

The study commenced with interviews with the children's mothers when the 167 children were aged approximately 6 months. These stage 1 interviews were carried out between August 1990 and July 1991. Contact was maintained with the families and a phone interview was conducted when the children were approximately 18 months old (stage 2). There was a further face-to-face interview with mothers in 1993 when the children were aged 2.5 to 3 years old (stage 3) and many fathers (125) were also interviewed briefly at this stage. This chapter reports on the situation of the families at stage 3, in particular, the families in which both parents were born in non-English-speaking countries, the NESB families. This report also examines data from stage 1 and stage 3 of the Life Chances Study with the following objectives:

- to identify the changes in numbers and characteristics of immigrant families living on very low incomes;
- to identify factors that move the NESB families in and out of poverty;
- to examine the impact of low income and other aspects of disadvantage on the children in NESB families;
- to identify factors that worsen or lessen the impact of low income on children in NESB families.

Maintenance of sample

The study was planned as a census of all children born in two adjacent inner-Melbourne municipalities in selected months (6 months in each municipality during March to December 1990). The families were contacted by the study through the Maternal and Child Health Service nurses who are notified of all births in their municipalities. Sixty-six per cent of children who were born in the selected months participated in the study. The children who participated are broadly representative of all those born in these inner suburbs in terms of the range of income groups and of parents' countries of birth (Gilley 1993). Interviews with non-English-speaking mothers were conducted by bilingual interviewers (Vietnamese, Cantonese and Hmong) or through interpreters.

At the stage 3 interviews the mothers of 161 of the initial 167 children were interviewed, a 96 per cent retention rate over approximately two and a half years. This high rate of re-interviewing was in spite of the fact that 53 per cent of the families had moved at least once since the first interview, some as far as Holland and Egypt. The 6 mothers who were not re-interviewed included some who had moved and could not be traced and some refusals, for example, a family on the point of returning to Turkey. The 6 families lost to the study were all low-income families at stage 1 and 5 were families in which both parents were of NESB. The proportion of low-income families in the stage 3 interviews can be seen to this extent as an underrepresentation of the low-income families in the initial stage 1 sample. The NESB families lost to the study included 3 Vietnamese and 2 Turkish families. For the purpose of comparisons between stage 1 and stage 3 the 6 families not re-interviewed have been excluded unless indicated specifically.

The 161 children in stage 3 of the study comprised 90 girls and 71 boys; however, there was a higher proportion of boys among the NESB families: 26 boys to 17 girls.

The Life Chances Study families

At stage 3 the 161 children in the Life Chances Study comprised:

- 86 children with both parents born in Australia (53 per cent);
- 43 children with both parents born in non-English-speaking countries (27 per cent)—the NESB families;
- 32 children in 'other' immigrant families (20 per cent), that is, with one overseas-born parent (NESB or ESB) and one Australian-born parent (27 children) or with both parents overseas-born but at least one ESB parent (5 children).

The NESB families include both refugees and those who came as 'economic' immigrants. The NESB families were predominantly from Asia (30 children) followed by the Middle East (8 children) and Europe (5 children). In the majority of the Asian families both parents were from Viet Nam (18 children). There were 4 children in Hmong families from Laos and the remaining 8 children in Asian families had parents from China, Viet Nam, Hong Kong, Singapore and Malaysia. The parents born in the Middle East were from Turkey, Egypt, Lebanon, Iraq and Syria and European-born parents were from Yugoslavia, Bulgaria and Italy. The majority of overseas-born parents in the 'other' immigrant group were from the United Kingdom, New Zealand and Europe.

Length of residence and English proficiency

By the 1993 interviews, the average length of residence of the parents in the NESB families was approximately 10 years for fathers and 8 years for mothers. At the first interview 31 per cent of mothers and 25 per cent of fathers had been in Australia for 2 years or less, which by stage 3 had become approximately 4 years or less. These more recent arrivals included mothers from Viet Nam (5), Laos (3), China (3), Turkey (3) and Yugoslavia (1). Of the 43 mothers in the NESB families over half (58 per cent) described themselves as speaking English 'not well' (20 mothers) or 'not at all' (5 mothers).

In contrast to the NESB families, the overseas-born parents in the 'other' immigrant families had been in Australia on average 20 years (fathers) and 15 years (mothers). Only 1 mother in the 'other' immigrant group described herself as not speaking English well.

Changes in the families

In the two to two and a half years since the first interview (when the 167 children were aged about 6 months) many of the families had undergone considerable changes: 3 fathers had died, at least 2 fathers had been in jail; 2 children had been in temporary foster care; 2 families had moved overseas and another 2 had lived overseas for a year; many had moved within Melbourne and some interstate; some parents had separated; some sole parents had repartnered; and 52 families had had new babies since the last interview. Table 4.1 outlines some of the changes across the three birthplace groups. Although sample numbers are relatively small, percentages are given to facilitate comparisons between the three birthplace groupings.

Family size and structure

At stage 1 half the families overall had only 1 child, by stage 3 this had decreased to 29 per cent. The Australian and other immigrant families typically had 2 children at stage 3 while the NESB families were more likely to have larger families. Thirty-seven per cent of NESB families had 4 or 5 children at stage 3 but only 6 per cent of the other immigrant and Australian families had 4 children and none had 5.

Of the children in NESB families, 9 (21 per cent) lived in sole-parent households at stage 3 compared with 7 (16 per cent) at stage 1. A slightly higher proportion of children in NESB

Table 4.1: Life Chances Study: family structure and changes at stage 3 by parents' birthplace

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	N = 43		*N = 32*		*N = 86*		*N = 161*	
Changes	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Family type and size								
Couple	34	(79)	28	(88)	73	(85)	135	(84)
Sole parent	9	(21)	4	(12)	13	(15)	26	(16)
Total	43	(100)	32	(100)	86	(100)	161	(100)
Families with 4 to 5 children	16	(37)	2	(6)	5	(6)	23	(16)
Average number of children	2.7		2.0		1.9		2.1	
Family changes								
New baby since last interview	12	(28)	7	(22)	33	(38)	52	(32)
Parents separated	2				1		3	
Mother has new partner			2		2		4	
Father died			1		2		3	
Child has been in care					2		2	
Father in jail	1				1			
Location								
Moved house since interview [a]	19	(44)	14	(44)	53	(62)	86	(53)
No longer living in same two inner suburbs	13	(30)	11	(34)	42	(49)	66	(41)

Note: a. Includes those who moved within the two inner suburbs.

families lived in sole parent households at both stages than did children in other immigrant and Australian families, which is in contrast with national trends outlined in earlier chapters.

Location

Since the first interview over half of the families had moved house: 44 per cent of the children in the NESB and other immigrant families had moved at least once and 62 per cent of those with both parents Australian-born. Some had moved a number of times. Some had moved within the same local area, others had moved across the world. At stage 3, 30 per cent of children in NESB families were no longer living in the inner suburbs where they had been born while half the children with Australian-born parents had moved away from these inner suburbs.

Changes in family income

The families in the Life Chances Study cover a very wide range of income groups and income level differs significantly according to birthplace of parents. While the older inner suburbs have attracted a number of high-income, Australian-born residents, immigrants with high incomes have tended to choose newer suburbs in which to settle.

Family incomes were calculated in relation to the Henderson poverty line, which takes into account family disposable income, family structure, whether the household head is in the work force or not and the number of children in the family. The level varies according to these characteristics. For example, for a two-parent family with 2 children with the head in the work force the poverty line in the March quarter 1993 was estimated at $376 per week, while for a sole parent (with 1 child) not in the work force, the poverty line was $219 per week. As a point of comparison average weekly earnings were $628 per week (full-time adult male ordinary time earnings at February 1993, ABS 1993, p. 100).

The poverty line is an indicator of very low income and is generally considered to be an austere measure (Carter 1991). This report follows other studies that identify both the 'very' poor (those with incomes below the poverty line) and the 'rather' poor (those with incomes above the poverty line but less than 20 per cent above it, for example, Henderson et al. 1970, Carmichael et al. 1990, and Taylor & MacDonald 1992). However, other reports have combined the two categories and refer to all families with incomes below 120 per cent of the poverty line as 'low-income' families—as they share many common features of financial disadvantage (for example, Gilley 1993). The focus of this analysis is on families with incomes below the poverty line given the very high proportion of NESB families in the study in this category.

Table 4.2 and table 4.3 show that at stage 3, 27 per cent of the 161 children in the Life Chances Study were living in families with incomes below the poverty line. This is an increase from stage 1 when 22 per cent of the 161 children were in families below the poverty line (or 23 per cent of the original 167 children).

At stage 3, a massive 63 per cent of the NESB families had incomes below the poverty line, in comparison with 9 per cent of the other immigrant families and 14 per cent of Australian-born families.

There was an increase in numbers of families living on incomes below the poverty line for both the NESB families (from 53 per cent at stage 1 to 63 per cent at stage 3) and the Australian-born families (from 8 per cent to 14 per cent) but a small decrease for the other immigrant group (16 per cent to 13 per cent) in actual numbers (a decrease of one).

The NESB families were overrepresented in the lowest income group and were underrepresented in the highest income group. Of the children in families with incomes above the cut-off for Family Payment (formerly Family Allowance), that is, families with disposable incomes of at least $1234 per week (over $64 000 per annum), there were 25 with both Australian-born parents, 8 with other immigrant parents and only 1 in a NESB family.

Table 4.2: Life Chances Study: percentage of children below the poverty line, stages 1 and 3

Parents' birthplace	*Stage 1* %	*Stage 3* %
Both NESB	53	63
Other	16	13
Both Australian	8	14
All birthplaces	22	27

Table 4.3: Life Chances Study: relation to the poverty line by parents' birthplace, stage 3

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
Relation to poverty line	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Very poor Below the poverty line	27	(63)	4	(13)	12	(14)	43	(27)
Poor Between poverty line and 20 per cent above poverty line	5	(12)	2	(6)	6	(7)	13	(8)
Not poor Over 20 per cent above poverty line	11	(25)	26	(81)	68	(79)	105	(65)
Total	43	(100)	32	(100)	86	(100)	161	(100)

Note: Chi-Square Pearson 43.70 DF 4 $p < 0.01$.

Table 4.4: Life Chances Study: types of families below the poverty line by parents' birthplace, stage 3

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
Families below poverty line	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Sole-parent family	7	(26)	2	(50)	7	(58)	16	(37)
Two-parent: father unemployed	15	(56)	2	(50)	4	(33)	21	(49)
Two-parent: father employed	5	(18)	–	–	1	(8)	6	(14)
Total	27	(100)	4	(100)	12	(100)	43	(100)

Table 4.5: Life Chances Study: children below the poverty line by parents' birthplace, stages 1 and 3

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
Below the poverty line	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Stages 1 and 3	19	(44)	2	(6)	5	(6)	26	(16)
Stage 1 only	4	(9)	3	(9)	2	(2)	9	(6)
Stage 3 only	8	(19)	2	(6)	7	(8)	17	(11)
Total below poverty line at either stage	31	(72)	7	(22)	14	(16)	52	(32)
Not below poverty line at either stage	12	(28)	25	(78)	72	(84)	109	(68)
Total: all incomes	43	(100)	32	(100)	86	(100)	161	(100)

Note: The six non-respondents in stage 3 have been excluded from stage 1.

At stage 3, the children in NESB families represented 27 per cent of all the children in the Life Chances Study but 64 per cent of those in families with incomes below the poverty line.

The 43 families with incomes below the poverty line from all birthplaces are characterised in terms of family structure and employment in table 4.4. Half the families are two-parent families in which the father is unemployed, a third are sole-parent families and the remaining 6 families are two-parent families in which the father works but for a low wage.

At stage 1, none of the mothers of the families with below poverty line incomes were working. At stage 3, 6 mothers in these families were in paid employment, 3 NESB, 1 'other' and 2 Australian mothers. None of the 3 mothers in NESB families below the poverty line who were in paid work worked full-time. One supplemented her Sole Parent Pension with some child-minding and 2 mothers, whose husbands were unemployed, did some casual work as machinists.

Many of the families who were living below the poverty line in stage 3 were the same families as in stage 1. Table 4.5 shows that 16 per cent of children were in families with incomes below the poverty line at both stages and another 17 per cent were below the poverty line at one stage. Of the children in NESB families, 19 (44 per cent) were below the poverty line at both stage 1 and stage 3 and another 12 (28 per cent) were below the poverty line at one stage or the other—a total of 31 (72 per cent) who were living in families with incomes below the poverty line at some stage before the age of 3 years.

Changes in financial situation

The families in the Life Chances Study were asked whether they were better or worse off financially at the stage 3 interview than at the previous interview. Responses were significantly different for the NESB families from the rest of the families in the study with only 9 per cent of NESB families saying they were better off, in comparison with 28 per cent of other immigrant families and 44 per cent of families with both parents Australian-born (see table 4.6).

Table 4.6: Life Chances Study: families better or worse off financially since last interview by parents' birthplace, stage 3

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Better off	4	(9)	9	(28)	38	(44)	51	(32)
Same	25	(58)	15	(47)	21	(24)	61	(38)
Worse off	14	(33)	8	(25)	27	(31)	49	(30)
Total	43	(100)	32	(100)	86	(100)	161	(100)

Note: Chi-Square Pearson 21.03 DF 4 $p < 0.01$.

The few NESB families who said their financial situation had improved explained that it was because the mother had acquired paid work, typically part-time work. This was also the case for many of the other families in the study. The NESB families whose situation had remained the same included families with parents in paid work as well as those families with unemployed parents. Some had increased their family income over the time in question but many said their expenses had increased to cancel out the benefits because of the birth of additional children, increased expenditure as the children grew older or because of general increases of costs. A typical comment from a family in which both parents work:

> There's no increase in pay but living costs go up and we have to spend more on the children. (Vietnamese)

The NESB families who said they were worse off financially also spoke of higher costs and new babies with no increase in income. Some mentioned fathers' having lost their jobs, a few had specific debts and two mothers had the costs of being separated. Comments from the mothers included:

> Unemployment benefit is not enough. Food and other costs have increased. (Vietnamese)

And from a sole NESB parent:

> Before, we had our home and his wage every week. Now I have to worry about every single detail for my kids and have to buy everything. Even one person working is better than social security. (Egyptian)

Case studies of three families

In the report of stage 1, the situation of three NESB families with incomes below the poverty line was outlined. They included a sole-parent family, a two-parent family with the father employed and a two-parent family with the father unemployed. The case studies are repeated with their situation updated at stage 3.

A mother from the Middle East with four young children

Stage 1 The mother has been to school in Australia and speaks English well. She is separated from her husband who has been unemployed for 7 months, his last job was as a factory worker. Their Ministry of Housing flat is damp and too small and the mother is worried about the children's health. She has been behind in SEC payments and the rent, feels she has not enough money when the bills come in and can't buy the food she wants to for the children. She has had to miss meals. She is quite exhausted with the care of the babies and 'nervous' now having to bring up four children on her own. She misses her own mother who is not in Australia and who cannot help her. Her only source of income is the Sole Parent Pension.

Stage 3 The family has moved to another public rental flat in an adjoining inner suburb. The father is now living with the family again. He was driving taxis part-time but is now unemployed again and the family's income, from Job Search Allowance, is still below the poverty line. The mother reports serious disagreements with her husband, serious financial problems, health problems and depression. She still wishes she had family in Melbourne to help her. She says she would like to work but has not looked. The study child is in creche twice a week to give the mother a break. The mother says the child's health is good but her speech is slower than other children.

A Hmong couple with three young children

Stage 1 The family has been in Australia 2 years. They live in a high-rise flat. The father currently earns a low wage as a process worker, but had previously been unemployed for 12 months. He has primary schooling only. The mother has had no formal education and speaks no English at all. She says her husband speaks English 'well'. She has not worked in Australia. She has difficulty paying the rent and would like a smaller and cheaper flat (two instead of three bedrooms). She finds all the bills arrive and there is not enough money for food. She borrows from friends but has had to miss meals.

Stage 3 The family has had an additional baby since stage 1. Since stage 1 it has become evident that the study child, now aged 3 years, had major development problems with hearing, walking and speech. The father left his job because he had to take the child to hospital regularly. It is now very hard for him to find another job. The mother says she would like to work full-time but the children are too young. She has had some English lessons and wants more. She described the father's relationship with the child as excellent and said the father helps with everything. She continues to be very worried about lack of money. She and the children have missed meals and she has been to the community health centre to ask for money for food.

A Vietnamese family with two daughters both under the age of 2 years

Stage 1 The father has been in Australia 6 years. He was a soldier in Viet Nam. His last job in Melbourne was as a process worker in a shoe factory but he has been unemployed for over 12 months. The mother who is aged 26 years has been in Australia for 3 years. She has had only primary schooling and her English is not good. She says her husband speaks English well and he is having lessons. She worked when she first arrived in Australia but not since the birth of her children. The family live in a high-rise, public-housing estate. They try to send some money back to the father's father in Viet Nam and find this a stress. The mother says they live 'frugally'. Their source of income is Unemployment Benefit.

Stage 3 Since stage 1 the family has had a third child. The father has opened a small clothing factory and is very busy and so of little help with the children. There are no grandparents or other relatives able to help. The family income is now a little above the poverty line (but below 120 per cent of the poverty line). The mother is worried about money and about whether the business will survive, but the family is planning to buy a house with more space for the children and move out of the high-rise estate. The mother says she would like to work but she is busy with the children. She says the study child is getting on well, is clever, happy and active and causing no problems.

The NESB families below the poverty line

The NESB families with below poverty line incomes were from a range of birthplaces. The largest number were Vietnamese as would be expected given their predominance among the Life Chances Study families. Of the 18 Vietnamese families over half (10) had incomes below the poverty line at stage 3. All 4 Hmong families had incomes below the poverty line at both stage 1

and stage 3. The other birthplace groups with families with incomes below the poverty line included those from China, Hong Kong, Bulgaria, Turkey, Egypt, Iraq, Lebanon, Yugoslavia and Italy. The only two birthplaces of the NESB families in the study not represented in the 27 families with incomes below the poverty line were Malaysia and Singapore.

The family circumstances of the 27 children in NESB families with incomes below the poverty line are considered in the following categories:

- those below the poverty line at stages 1 and 3 (19 children);
- those below the poverty line at stage 3 only (8 children);
- those below the poverty line at stage 1 only (4 children).

Of the 19 NESB families below the poverty line at both stages 1 and 3 there were 6 sole-parent families, 9 couples with the husband unemployed and 4 couples with the husband working for a low wage. Five of the 6 sole parents at stage 3 had been in the same situation at stage 1 while 1 had separated from her low-wage-earning husband. The 9 unemployed fathers at stage 3 who had been below the poverty line at stage 1 had all been unemployed at both stages with the exception of 1 father who had had a low-paid job. Of the 4 fathers working for very low wages at stage 3, 3 had been in the same position at stage 1 while 1 had been unemployed at stage 1 but had started a small pressing business subsequently. While the family and employment situation of the majority of these families had remained much the same, some had changed marital status and some had gained employment without raising their family income above the poverty line.

One of the questions addressed in this report is: what are the factors that move families in and out of poverty?

The situation of the 8 children whose families' income fell to below the poverty line between stages 1 and 3, between the time the children were 6 months old and 3 years old, gives some indication of factors that move these families into poverty. Four of the families had been 'rather poor' with incomes not far above the poverty line at stage 1. They included:

- a relatively recently arrived Chinese-born mother who since stage 1 had separated from her Invalid Pensioner husband and was living with her only child on a Sole Parent Pension;
- a Turkish family who had had another baby and then twins since stage 1 and so at stage 3 had 4 children under the age of 3 years. The father lost his job soon after the twins' birth and had health problems;
- a Vietnamese couple with 1 child. The father had been employed in a factory in stage 1 and had since unsuccessfully tried to start his own import/export business and incurred debts;
- a Vietnamese family with 4 children. The father was retrenched almost 2 years ago when the factory where he worked closed.

Four of the families were classified as 'not poor' at stage 1 but by stage 3 had incomes below the poverty line. They included:

- a Vietnamese family with 1 child in which the father had been unemployed for a year and a half since losing his job at Toyota;
- an Italian couple with 2 children in which the father, a concrete finisher, had become unemployed since stage 1;
- a Lebanese family with 2 children in which the father, a carpenter, had been retrenched a year ago;
- a Vietnamese family with 4 children by stage 3 in which the father continued working in a clothing factory but the mother, who had been working full-time as a machinist at stage 1, had stopped work to have the new baby.

In summary the main reasons for these families' incomes changing to below the poverty line were:

- the father's loss of employment (6 cases);
- the mother's cessation of paid work (1 case);
- the change to sole parent status (1 case).

In 2 of the families, the birth of additional children was a factor in family income falling below the poverty line. In a number of families fathers were retrenched, some from the building industry, which was suffering from the impact of the recession, others from manufacturing jobs, which were affected by both structural change and the recession.

The income of 4 NESB families rose above the poverty line between stages 1 and 3. These families comprised:

- a formerly unemployed Vietnamese father who had been able to open a clothing factory;
- an unemployed Vietnamese father who by stage 3 was working full-time in a clothing factory while the mother did casual work as a home help;
- an unemployed Chinese father who by stage 3 was working full-time as a cook while the mother worked part-time as a waitress;
- a family with 4 children from Hong Kong in which the father still worked as a cook as at stage 1, but the family income was somewhat higher at stage 3.

Thus, 3 fathers who were unemployed at stage 1 had found paid employment by stage 3 and in 2 of these families the mother was now also working part-time. The fourth father who was employed for a very low wage at stage 1, was getting sufficiently more by stage 3 to raise the family income above the poverty line. The 2 families in which only the father was working now had incomes not much above the poverty line (below 120 per cent of the poverty line) while the 2 families in which both partners worked became classified as 'not poor' (with incomes above 120 per cent of the poverty line).

In summary, the main reasons for these 4 families' incomes rising above the poverty line were:

- father's employment (3 cases);
- increased income from wages and Family Payment (1 case);
- mother's part-time work in addition to father's employment (2 cases).

Parents' employment

The primary source of income for 25 of the NESB families (58 per cent) was a Social Security pension or allowance and for the remaining 18 families (42 per cent) the father's wage or business income. The most frequent social security payments were JobSearch Allowance and Sole Parent Pension with a few fathers receiving NEWSTART and one Sickness Allowance. The wages of the working mothers were additional either to the social-security payment or to the father's income.

Employment is obviously a key element for the financial well-being of these families. Table 4.7 highlights the difference between the employment situation of the NESB families in which only 42 per cent of fathers were in full-time work and of the Australian families in which 74 per cent of fathers were in full-time work. The proportion of mothers in full-time employment was similar for both NESB and Australian-born families (14 and 16 per cent respectively), but participation in part-time and casual work was lower for the NESB mothers and therefore the NESB mothers were less likely to be in paid employment (35 per cent in contrast to 53 per cent of the mothers in the Australian-born families).

Table 4.7: Life Chances Study: employment of fathers and mothers by parents' birthplace, stage 3

	Parents' birthplace							
	Both NESB		Other		Both Australian		Total	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Father								
Father in paid work								
Full-time	18	(42)	23	(72)	64	(74)	105	(65)
Part-time/casual	3	(7)	2	(6)	6	(7)	11	(7)
Total in work	21	(49)	25	(78)	70	(81)	116	(72)
Father not in paid work	19	(44)	5	(16)	12	(14)	36	(22)
Don't know/not applicable	3	(7)	2	(6)	4	(5)	9	(6)
Total	43	(100)	32	(100)	86	(100)	161	(100)
Mother								
Mother in paid work								
Full-time	6	(14)	3	(9)	14	(16)	23	(14)
Part-time/casual	9	(21)	15	(47)	32	(37)	56	(35)
Total in work	15	(35)	18	(56)	46	(53)	79	(49)
Mother not in paid work	28	(65)	14	(44)	40	(47)	82	(51)
Total	43	(100)	32	(100)	86	(100)	161	(100)

The contrast between the birthplace groups is also highlighted by the response to a question about changes in the father's job situation in the last year. Only 5 per cent of NESB fathers' job situations were described as having changed for the better in comparison with 19 per cent of those in other immigrant families and 35 per cent of the Australian-born families. Conversely, 19 per cent of the NESB fathers had had a change for the worse in comparison with 13 per cent of fathers in the Australian-born families (but a higher 25 per cent in the other immigrant families). This highlights the very uneven effect of the recession across the community.

Mother's employment

The study explored the employment choices of the mothers at stage 3 in some detail. The mothers were asked whether they would prefer to be working full-time, part-time or not at all. The NESB mothers predominantly would prefer to be working part-time (51 per cent) or full-time (35 per cent) while only a few (14 per cent) preferred not to be in paid employment. This was in strong contrast to their actual employment situation with 65 per cent of mothers not in paid employment (see table 4.8). There was a stronger preference for full-time work among the NESB mothers (35 per cent) than among the Australian-born group (15 per cent) or the mothers in the other immigrant families (of whom none preferred full-time work).

The 6 NESB mothers who did not want to be in paid employment included 4 of the mothers with 4 or 5 children and 2 sole parents. Four of these mothers had had 1 or 2 babies since the birth of the study child. Only 1 of the women spoke English well.

Table 4.8: Life Chances Study: NESB mothers' actual and preferred employment status, stage 3

	Actual employment		Preferred employment	
NESB mothers' employment status	*No.*	*(%)*	*No.*	*(%)*
Full-time	6	(14)	15	(35)
Part-time/casual	9	(21)	22	(51)
Not in paid work	28	(65)	6	(14)
Total	43	(100)	43	(100)

Significantly fewer mothers in NESB families were in their preferred employment situation (42 per cent) than were those in Australian-born families (64 per cent) and more NESB mothers were looking for paid work.

Something of the variety of mothers' attitudes to work is indicated by the following comments:

> I would prefer to work part-time but I have to pay the mortgage. (Malaysian working full-time and feeling 'guilty')
>
> I want to make more money and have friends. (Vietnamese sole parent who wants to work full-time but there are no jobs available. She is doing some piece work.)
>
> I say going to work is like having a holiday, I don't feel so locked in seven days week. I come back more refreshed. (Mother from Singapore working part-time as a nurse.)

The mothers who were not in paid work were asked about their reasons for this and their responses are presented in table 4.9. Many of the mothers gave several reasons for not being in paid work. The most common reason the mothers of all birthplaces gave for not being in paid employment was that their children were too young and they preferred to look after their children. This reason was given by 61 per cent of the mothers in the NESB families, somewhat less often than by the other mothers. The next most frequent reasons given by the NESB mothers were that they could not find a job to suit their skills (54 per cent); they could not find a job nearby (46 per cent); they had problems with child-care (46 per cent); they could not find a job at all (43 per cent); and language difficulties (43 per cent). The NESB mothers were significantly more likely to give these reasons than were the other mothers. The NESB mothers were also more likely than the Australian-born mothers to not be working because their husband did not want them to or because of transport or health problems. They were less likely than the other mothers to say they did not need the additional income.

Table 4.9: Life Chances Study: reasons given by the mothers not in paid work by parents' birthplace, stage 3

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
Reasons given [a]	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Children too young/ prefer to look after children	17	(61)	14	(100)	30	(75)	61	(74)
Cannot find a job that suits my skills	15	(54)	4	(29)	7	(16)	26	(32) [b]
Problems with child-care	13	(46)	5	(36)	6	(15)	24	(29) [b]
Cannot find a job that is nearby	13	(46)	3	(21)	5	(13)	21	(26) [b]
Cannot find any work at all	12	(43)	3	(21)	5	(13)	20	(24) [b]
Partner does not want me to work	8	(29)	6	(43)	3	(8)	17	(21)
Do not need additional income	3	(11)	4	(29)	8	(20)	15	(18)
Language difficulties	12	(43)	1	(7)	–	–	13	(16)
Problems with transport	6	(21)	3	(21)	1	(3)	10	(12)
Would lose social security benefits	1	(4)	5	(36)	4	(10)	10	(12)
Own health problems	5	(18)	–	–	2	(5)	7	(9)
Employer discrimination	3	(11)	1	(7)	2	(5)	6	(7)
Have to look after sick children	–	–	–	–	2	(5)	2	(2)
Any other reasons	2	(7)	3	(21)	9	(23)	14	(17)
Total mothers not in paid work	28	(100)	14	(100)	40	(100)	82	(100)

Notes: a. Mothers were asked if any of the listed reasons applied to them. They could give more than one response.
b. Chi-Square $p < 0.05$.

A small number of mothers mentioned discrimination as an issue. For example, an Egyptian mother who wears a headscarf said she knew this might hamper her employment prospects. A friend of hers had been told she could not get a job as a secretary because of her scarf. A Turkish woman who mentioned discrimination had lost her job after a couple of days but did not have enough English to ask the reason for this. One Chinese woman felt discrimination against Chinese in finding jobs could also affect her child's future job prospects. She observed that Chinese usually work in Chinese restaurants and very few in offices.

Fathers' employment preference

Only 27 of the fathers of the 43 children in NESB families were interviewed at stage 3. Of these, 15 were in paid employment and 12 were not. The fathers expressed a strong preference for full-time employment with 24 (89 per cent of those who were interviewed) saying that if they had a choice they would work full-time and 3 (all employed) saying if they had a choice they would work part-time. In contrast, only 70 per cent of the fathers interviewed in the other immigrant families would prefer full-time work and only 57 per cent of those in families with both parents Australian-born.

Language, education and length of residence

The mothers in the NESB families pointed to their skills and to language difficulties as a problem for them in obtaining work, and as already mentioned, over half the mothers spoke English 'not well' or 'not at all'. Table 4.10 outlines the NESB parents' education and English proficiency in relation to the family income. It shows that the parents with only primary-school education were most likely to have incomes below the poverty line as were those with limited English but that higher education or good English was by no means an absolute protection against poverty. Conversely, there were some parents with little English whose family incomes were not low. Similarly, while the most recent arrivals were likely to have very low incomes not all were in this situation and almost half the fathers with incomes below the poverty line had been in Australia for more than 10 years.

Overall, the NESB families were very different from the Australian-born families in terms of education, employment and income. A large proportion of the parents in the NESB families had limited education, were unemployed and had incomes below the poverty line while a large group of parents in Australian-born families had tertiary education, two parents employed and relatively high incomes.

Half the fathers in the Australian-born families had tertiary education in comparison to 16 per cent of the NESB fathers. None of the tertiary-educated Australian-born fathers had low incomes while 2 of the 6 tertiary-educated NESB fathers had incomes below the poverty line. Conversely, while over a quarter of the fathers in NESB families had only primary-school education, none of the fathers and only one of the mothers in the Australian-born families had such limited education.

Mothers' English language: difficulties and training

The NESB mothers were asked about their English-language ability and difficulties with English. While the proportion of mothers with limited or no English remained similar from stage 1 to stage 3, 12 of the mothers said their English had improved to some extent since the last interview. The reasons for this improvement included having to use English at work (3 mothers, 2 factory workers and 1 home help), attending English classes or having a home tutor (2), trying to learn English on their own and practising talking to people. Comments include:

> I try to study English and listen to the radio and television. (Egyptian)
>
> I'm a bit shy to speak, but when I'm on my own I practise with other people. But when I have friends with me I'm embarrassed to speak. (Turkish)

Table 4.10: Life Chances Study: NESB parents' education [a], English ability [a], fathers' length of residence by family income, stage 3

	Family income							
	Below poverty line		*Below 120% of poverty line*		*Not poor*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Mother's highest level of education								
Primary [b]	10	(38)	2	(40)	2	(18)	14	(33)
Secondary	14	(54)	2	(40)	5	(46)	21	(50)
Tertiary	1	(4)	1	(20)	2	(18)	4	(10)
Trade	1	(4)	–	–	2	(18)	3	(7)
Total [c]	26	(100)	5	(100)	11	(100)	42	(100)
Father's highest level of education								
Primary	8	(36)	2	(40)	–	–	10	(26)
Secondary	11	(50)	3	(60)	7	(64)	21	(55)
Tertiary	2	(9)	–	–	4	(36)	6	(16)
Trade	1	(5)	–	–	–	–	1	(3)
Total [d]	22	(100)	5	(100)	11	(100)	38	(100)
Mother speaks English								
Well or very well	8	(30)	3	(60)	5	(45)	16	(37)
Not well or not at all	19	(70)	2	(40)	6	(55)	27	(63)
Total	27	(100)	5	(100)	11	(100)	43	(100)
Father speaks English								
Well or very well	14	(64)	2	(40)	6	(55)	22	(58)
Not well or not at all	8	(36)	3	(60)	5	(45)	16	(42)
Total [d]	22	(100)	5	(100)	11	(100)	38	(100)
Father's length of residence								
Less than 5 years	8	(35)	3	(60)	4	(36)	15	(39)
10 years or less	4	(17)	1	(20)	4	(36)	9	(23)
Over 10 years	11	(48)	1	(20)	3	(27)	15	(39)
Total [d]	23	(100)	5	(100)	11	(100)	39	(100)

Notes: a. Parents' education and English at stage 1.
b. Includes one mother with no schooling.
c. Data on education not available for one mother.
d. Data not available for some fathers especially of children in sole-parent families.

One mother commented that her English was getting worse because she was not working and was not using it enough.

While over half the NESB mothers spoke English not well or not at all only one-third said their lack of English caused them problems. They mentioned problems at work, shopping, travelling, reading letters and filling in forms for child-care:

> I struggle on my own, I use my hands and gestures to convey my thoughts. (Hong Kong)

> Especially at work I can't express myself. If there's a mistake I can't say it's not my fault. (Turkish)

Over half the mothers (23) had had English lessons at some stage and 18 said they wanted classes in the future.

Many explained that they had been too busy with work and with looking after their children to have English lessons:

> I have no time. I have to look after my children. I am very tired at night after looking after my children. (Vietnamese)

> When I first came to Australia I went to an English course for 7 months. After that I got a job and then had children. I'm busy. There's no time for English classes. (Vietnamese)

A few said they did not really want to study English. For some this indicated a cultural dimension about what was appropriate for them, for some the practicalities of everyday life were predominant:

> I don't want to study now. I feel old and I'm always too busy, no need to study. (A 39-year-old Vietnamese woman with 4 children who has been in Australia 14 years and is probably unable to read and write in Vietnamese)

A few of the mothers had come to Australia already speaking English well. These included mothers from Singapore, Malaysia and one of those from Hong Kong. A few of the mothers had arrived in Australia as children and attended school here. Others had attended Adult Migrant Education Service classes. For some these had been many years ago. Seven had attended classes in the last 3 years typically in the inner suburbs in which they lived.

Those who wanted English lessons in the future (18 mothers) most often said they wanted lessons when their children were a little older, although others said 'whenever I can get child-care' or if they could find a home tutor.

Asked what their main problems in learning English were, the mothers' responses were most often related to looking after young children. Some were too busy or tired to want English classes, some could not get child-care:

> My husband does not want to look after the child while I go to English classes. (Chinese. He also does not want his wife to work)

One mother had been attending evening classes recently after working during the day:

> Three or four nights to study English was too demanding of my time. My child needs me to tell her bed-time stories. (Chinese)

Other responses were around the difficulties of the English language (including the spelling) and a number of mothers mentioned that they 'can't concentrate'. Again being 'too old' was a problem:

> I am too old to learn. I cannot remember what was taught. (A 44-year-old Chinese mother with only one year of primary schooling)

Only one mother mentioned having to pay for classes as a problem, but many had not had lessons since fees had been introduced.

Some mothers who had moved to outer suburbs commented on the lack of English classes and affordable child-care in contrast to the inner suburbs they had left.

Parents were asked whether they had had any training or education in the last 12 months. The NESB parents, both mothers and fathers, were less likely to have had any training than were the parents in the other immigrant and Australian-born families and the NESB parents who had not had training were more likely to want it than were the parents in the other families (see table 4.11). The training and education mentioned by the NESB parents included English

Table 4.11: Life Chances Study: parents' training in the previous 12 months, stage 3

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Mother								
Has had training	5	(12)	9	(28)	24	(28)	38	(24)
Has not had training but wants to	23	(53)	11	(34)	28	(33)	62	(38)
Other [i.e. neither]	15	(35)	12	(38)	34	(39)	61	(38)
Total	43	(100)	32	(100)	86	(100)	161	(100)
Father [a]								
Has had training	9	(21)	12	(38)	29	(34)	50	(31)
Has not had training but wants to	8	(19)	5	(16)	14	(16)	27	(17)
Other [i.e. neither]	26	(60)	15	(46)	43	(50)	84	(52)
Total	43	(100)	32	(100)	86	(100)	161	(100)

Note: a. Missing responses mean fathers' training needs as reported by the mothers could be underestimated.

classes. At least one father had undertaken a fitters and turners course, another (a former process worker) some computer training and another photography. One mother noted that her husband could not do any training 'because he is working'. One NESB mother, an accountant, had done a computer course but was still unable to find any work.

Effects of unemployment

The effects of unemployment on the family were often considerable and included financial and emotional stress, which at times was accompanied by severe marital tension or isolation. Mothers' comments included:

> He was looking for work every week, but now he is sick of it. He feels upset. He fills in so many forms and they say they'll ring him. When he goes to employers now he says 'tell me now—yes or no'. He has even offered to accept low wages, for example, if a job was $350 a week he might say he'd take the job for $200 a week ... He gets upset a lot, depressed, he's sick of just staying home all day. (Lebanese. A cabinet maker retrenched 12 months ago)

> You feel like you are shut out from the rest of the world because you can't afford anything. (Italian)

For some, however, unemployment in Australia was preferable to past experiences elsewhere. One mother commented that the effect of the father's unemployment was:

> Not much. Life in Viet Nam was much harder. (Vietnamese)

The effects of low income on the child

The study asked a number of questions that might indicate the impact of low family income in the children in the study. Given the young age of the children, the children were not asked themselves. Questions were asked about the children's health and development and about use of health services. Mothers were also asked directly about things they could not afford to provide for their children. Stressful life events were also explored, which were associated with low income and with the parents' capacity to care for their children.

Health and development

Children's health problems have been associated with low income in a range of studies (McClelland et al. 1992; Jolly 1990). The mothers were asked to rate their children's health and the large majority described their children's health as excellent or good, irrespective of parents'

birthplace. However, a larger number of children in NESB families were rated as having 'good' rather than 'excellent' health. Also, more NESB children were rated as having only 'fair' health (14 per cent) compared with those in other immigrant or Australian-born families (each 6 per cent). The 6 children in NESB families with only fair health were all in families with incomes below the poverty line although this was not the case for the children in the other immigrant and Australian-born families. However, significantly fewer NESB mothers reported their children having health or development problems in the previous year than did mothers from other birthplace groups. Of the 6 children in NESB families with health problems their mothers described as 'serious', 4 were in families with incomes below the poverty line.

Overall, the evidence associating low income with ill-health for the children at this stage of the Life Chances Study is equivocal given small numbers and young age of the children and mothers' rating as the only indicator. There could well be cultural issues in the responses to the questions about health, for example, the possibility of a reluctance by mothers to describe a child's health as 'excellent' for fear of tempting fate, but this needs further investigation.

Mothers were also asked questions about the children's development. By stage 3 it was evident that 2 of the 161 children had major developmental delays—1 child in a Hmong family and 1 with an Australian-born mother. Both families had incomes below the poverty line although no causal connection is drawn.

Mothers of 10 of the children in NESB families indicated that their child had some problems with language. Most referred to the child speaking late or unclearly or in words rather than sentences. For a few, having two languages caused problems. For example:

> We speak Arabic and the children speak English back. It confuses (my son) having the two languages. He speaks both in one sentence. (Egyptian)

Another mother felt her son had difficulty settling in at the child-care centre because he spoke only Cantonese at home.

Table 4.12: Life Chances Study: health services used by parents' birthplace, stage 3 [a]

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Private health insurance	4	(9)	15	(47)	48	(56)	64	(42)
Dental cover	3	(7)	10	(31)	28	(33)	41	(25)
Health care card	31	(74)	9	(28)	19	(22)	59	(37)
In last 12 months used								
MCHC [b] for study child	20	(47)	16	(50)	53	(62)	92	(57)
Uses MCHC [b] 3-monthly or more often	12	(28)	4	(13)	16	(19)	32	(20)
Community health centre	9	(21)	6	(19)	23	(27)	38	(24)
General practitioner	40	(93)	29	(91)	77	(90)	149	(91)
Public hospital	13	(30)	12	(36)	30	(35)	55	(34)
Child's immunisation complete	36[c]	(84)	27	(84)	74	(86)	137	(85)
Dentist	5	(12)	6	(19)	16	(19)	27	(17)
Paediatrician	5	(12)	8	(25)	23	(27)	36	(22)
Hearing test	1	(2)	4	(12)	16	(19)	21	(13)
Total	43	(100)	32	(100)	86	(100)	161	(100)

Notes: a. Numbers and proportion of children whose mothers answered 'yes' to questions about family health cover and health services used for the child in the last 12 months.
b. MCHC—Maternal and Child Health Centre.
c. Seven non-responses NESB.

The use of health services by the NESB families indicates a strong relationship with cost of services. Table 4.12 shows that fewer NESB children had used health services for which they would have had to pay high fees, for example, dentists or paediatricians, while their use of general practitioners was similar to that of other families. The majority of NESB families (87 per cent) were bulk-billed and did not have to pay general practitioners (in contrast to 50 per cent of other immigrant families and 60 per cent of Australian-born families), reflecting a combination of eligibility for health concession card and residence in the inner suburbs. Few NESB families had private health insurance that could reduce the out-of-pocket costs of dentists or specialists.

None of the NESB families had consulted a naturopath about their child's health (in contrast with 12 Australian-born families) but they were more likely to have consulted a herbalist (6 NESB families, 2 Australian-born), both health services for which there are likely to be no fee rebates.

Things NESB parents cannot afford for their children

The mothers were asked a number of questions about what they would like to provide for their children and whether they were able to do so. When asked what they thought were most important for keeping children healthy and whether they were able to provide these things for their child, 5 NESB mothers said they could not. These mothers referred to difficulty in affording food, clothing and appropriate housing with room for children to play, especially in high-rise flats. Two other mothers referred to not being able to afford the types of food that they thought their children should eat. One mother responded 'yes' when asked whether her children ever missed meals because of lack of money while some other mothers who answered 'no' to this question added that sometimes meals consisted of only pasta, bread or rice. For example:

> There were times when money was so tight that I could only spend $2 on a meal. I used to buy my daughter bread and spent only 20 cents on a bread roll for myself. (Chinese)

Another mother referred to missing meals:

> Once in a while when I have to pay the rent. (Vietnamese)

Five NESB mothers said that they could not always afford medication for their children and made comments such as 'I use money for food to buy medicines', 'I buy less food' and 'We can't afford medicines if there is no subsidy from the government'. Eleven mothers said they could not afford to buy toys for their children. When asked what are the costs for the child they find most difficult to meet the most frequent response was clothing (mothers of 12 children of whom 10 were in families with incomes below the poverty line). Other costs mentioned by fewer mothers included toys, food, child-care, beds, nappies, outings, and, thinking of the future, school fees and piano lessons. However, some parents, particularly those with higher incomes, said there were no costs for the child they found difficult or 'at the moment nothing'. Even parents who were managing at present worried about the future. Comments about difficulty in meetings costs included:

> I mean with her clothes I usually buy them two sizes larger so it does her for two seasons really. (Lebanese)

> Clothes and I can't afford to buy beds. I'd like to give them nice furniture. (Turkish)

> We do not have money to buy toys, to let her take up piano lessons, to take her places. We only have enough money to feed her ... We will not have enough money to pay for her training and education. (Chinese)

The low income of many of the NESB families thus had a direct effect on some of the children, in a few cases in relation to food and medication and for some in terms of clothes and toys.

Table 4.13: Life Chances Study: stressful life events by parents' birthplace, at stage 1 [a] and stage 3 (per cent)[b]

	Parents' birthplace			
In last 12 months	*Both NESB (%)*	*Other (%)*	*Both Australian (%)*	*Total (%)*
Marital disagreements				
Stage 3	27	16	35	29
(Stage 1)	(35)	(21)	(27)	(28)
Mother's health problems				
Stage 3	23	16	23	22
(Stage 1)	(29)	(12)	(15)	(19)
Serious financial problems				
Stage 3	26	34	23	26
(Stage 1)	(31)	(21)	(23)	(25)
Serious housing problems				
Stage 3	33	16	13	18
(Stage 1)	(19)	(12)	(16)	(16)
Problem with the law				
Stage 3	2	9	7	6
(Stage 1)	(4)	(18)	(6)	(8)
Events of last 12 months have affected caring for child				
Stage 3	21	37	65	51
(Stage 1)	(19)	(12)	(13)	(15)
Mother has felt low or depressed				
Stage 3	42	59	74	63
(Stage 1)	(46)	(67)	(76)	(65)
Mother describes herself as having mixed feelings or unhappy				
Stage 3	49	22	27	32
(Stage 1)	(52)	(12)	(9)	(22)
Mother has problems coping				
Stage 3	16	3	8	9
(Stage 1)	(19)	(3)	(1)	(7)
Total	100	100	100	100
Number of children	43	37	86	161

Notes: a. Stage 1 data based on 167 families, Stage 3 on 161 families.
b. Table presents the proportion of children whose mothers reported the following events.

One mother worried abut the emotional impact of the low family income on her daughter's future:

> She will not be able to get the things she wants, she will feel inferior. She will think we do not love her because we cannot afford the things she wants. (Vietnamese)

Stressful life events

Low income also had an indirect effect on the children in that financial problems added to the stress experienced by their parents and, by intensifying anxiety, marital tensions and other problems for the parents, could affect the care they were able to provide the children.

Table 4.13 presents the mothers' responses to a series of questions about stressful life events in the previous year, both at stage 3 and at stage 1 for the three birthplace groups. The main difference for the NESB families between stages 1 and 3 was the increase in housing problems. At stage 3 one-third of the NESB families had serious housing problems and one-quarter had experienced serious marital disagreements, serious financial problems and the mother had health problems. The children had been affected by these events in 1 in 5 of the NESB families according to their mothers. The major differences between the NESB families and the other families at stage 3 was that the NESB families were significantly more likely to have serious housing problems and that the NESB mothers were significantly less likely to see the stressful events as affecting the child than did the other immigrant and Australian-born mothers. Almost half the NESB mothers described themselves as having felt low or depressed in the last 12 months and half as having mixed feelings or being unhappy (as opposed to feeling happy). In contrast, many more other immigrant and Australian-born mothers described themselves as having felt low or depressed but many fewer described themselves as not happy. It seems likely that there are cultural factors influencing these answers. NESB mothers were more likely to say they had problems coping with their children.

Housing

Given that housing problems were mentioned by one-third of the NESB families at stage 3, it is relevant to consider the families' housing situation more closely and, given the association of choice of housing with income, also to look at its impact on the children.

Over half the children (23) in NESB families were living in public rental housing, the majority in high-rise estates in the inner suburbs in which the study commenced, that is, in 20-storey blocks of flats. Other housing included private rental (5 families), home ownership (3), home purchasing (6) and other arrangements including sharing with friends or relatives or renting from relatives (6). Almost half (44 per cent) of the families had moved since the child's birth, most only once but four families had moved three to five times.

Some of the problems with housing related to lack of space as family size increased and children grew older. One mother, a sole parent with five children in a high rise two-bedroom flat described it as:

> A bit congested. The children need more space to sleep and play ... sometimes I want to apply for a larger house with three bedrooms. (Vietnamese)

Another mother of four children in the same high rise estate outlined her problems:

> Neighbours downstairs complained of the noise the children made and threatened us by breaking our door. I was scared ... when my children jumped up and down I hit them so that they stopped ... The neighbours threatened to set fire to our flat. (Hong Kong)

It is interesting to note that while 75 per cent of Australian-born mothers rated the neighbourhood in which they lived as excellent, or good as a place to bring up children, only 28 per cent of NESB mothers rated their neighbourhood as good and none as excellent. Those most positive about their local neighbourhood were home owners or home buyers. Among the 28 NESB families who were public tenants only 1 described their neighbourhood as good, 16 (70 per cent) described it as average and 6 (26 per cent) as poor or very poor.

Mothers in low-income families spoke of not being able to afford to move to what they saw as more desirable accommodation for their children with space for the children.

Marital tensions

Serious disagreements with their partners were reported by 27 per cent of the NESB mothers. Mothers reported various stresses in their relationships with their husbands relating to unemployment and lack of money. For example:

> Well I get very angry. I cry ... We're not having problems at home but when you are short of cash it gets a bit uneasy. (Former Yugoslavian)

In some families the stresses remained minor, in other cases the tensions lead to violence against both the mothers and children. For example:

> My husband is unemployed. He likes to smoke and drink. A mortgage of $130 per week needs to be paid. I want him to save more money. He spent $50 per week on smokes and drinks. All this distresses me a lot. My husband hit me. He hit me several times, after drinking. I have left home once but returned because I could not leave my daughter ... He threatened to kill me. He also hit my daughter. (Chinese)

Another mother who had separated from her husband commented:

> He refuses to pay for the children. He gambles and drinks and comes back and asks me for money. If I don't give, he will break things and hit me and the children. Yet I hope one day he will change for the better and the children will have a father. (Vietnamese)

Disagreements about family size were central in the separation of one couple in which the father wanted a son in addition to their three daughters. In some other families the birth of unplanned children created marital conflict as the families' financial situations became more precarious. At stage 1 a number of mothers had noted their pregnancies had been unplanned.

Mothers' coping

Mothers were asked if they had felt low or depressed in the last 12 months to which 42 per cent of mothers in NESB families replied yes. This was a similar proportion to stage 1 and, as at stage 1, considerably less than the proportion of Australian-born mothers. In contrast the NESB mothers were less likely to describe themselves as happy or very happy than the other immigrant or Australian-born mothers (see table 4.13).

Factors associated with their feeling low or depressed included financial and marital problems for some mothers. For some isolation because relatives were overseas was a major factor and sometimes lack of support from relatives exacerbated other problems. Some mentioned the stresses of a new baby and a few the stress of employment. They also discussed the impact of their feelings on their children, both the impact of their tears and of their irritations.

> When I had to go back to work (I felt depressed). My time is so limited and precious, I have to rush in and out, fold nappies, cook rice, take a shower quickly, rush out. The first few weeks were a bit hard. My daughter (aged 3) had to become secondary to the baby in some ways when I went back to work. (Malaysian)

> I feel sad all the time. Just being alone, no family. Sometimes if I cry the children see me and they might cry too. (Turkish)

> I feel I have no choice. Sometimes I wish I could be on my own and not have the children to look after. I wish I had family to help me when I'm like that ... I hate it when I cry with them. I feel impatient and just push them away and then they play up because I can't give the love when I'm feeling like that and they want it. (Turkish)

Some of the mothers under stress also referred to their distress at how they shouted at their children. Some mothers also referred to hitting their 3-year-olds:

> I hit him when I was unhappy ... when he fails to listen to my words I hit his leg with a stick. (Chinese)

Mothers, especially with a large number of children, talked of their fatigue associated with low income. A mother of four children in public housing explained:

> I'm coping but it's hard. It tires me, like not being able to afford to use the dryer. I never get any time for myself. I carry wet washing to a friend so I don't have to use and pay for the dryer here. It's physically very demanding and tiring. (Turkish)

Lessening the impact of low income

We have looked at a variety of factors that have intensified the impact of low income on the children in the NESB families of the Life Chances Study. The study also points to factors that lessen the impact of low income.

The factors can be seen in terms of:

- family functioning;
- informal social supports;
- community services;
- income support.

Family functioning and informal support

While financial stress and unemployment put strains on family relationships for some families, for others strong positive relationships acted as a buffer against the impact of low income. This was indicated, for example, in the comment of an unemployed Vietnamese father:

> Financially we are poor but emotionally and spiritually we are well off.

The majority of mothers said they received some help in bringing up their child although the proportion of NESB mothers receiving help (69 per cent) was less than that of the other immigrant and Australian-born mothers (75 per cent and 82 per cent). The majority of mothers received some help from the child's father but the NESB mothers were much less likely to say they received a lot of help than were other mothers. Over half (55 per cent) of mothers in the Australian-born families said they received 'a lot' of help from their husbands but only 16 per cent of NESB mothers. Similarly, the NESB mothers were less likely to say the father was 'very involved' with the child (see table 4.14).

Some of the fathers worked very long hours, particularly in struggling clothing factories and in Chinese restaurants, for little return, and were seldom available to spend time with their children. One Chinese father worked every day (except Tuesday) from 8 a.m. to 9 p.m. making dim sims.

Help from relatives and friends made an important contribution for some families in ameliorating the impact of low income. For some of the NESB mothers this was very significant but overall they were less likely to receive help than were the other mothers. Only 30 per cent of the NESB mothers received help from their own mothers in contrast to 56 per cent of the other immigrant mothers and 46 per cent of those in Australian-born families, typically because the NESB grandmothers were overseas. The NESB mothers were somewhat more likely than the other mothers to have relatives living in the neighbourhood and slightly less likely to have friends nearby than were the other mothers, but these differences were not statistically significant. One mother noted that while she had friends and relatives nearby they were not able to help much because they had children of their own and little English.

Table 4.14: Life Chances Study: social support by parents' birthplace, stage 3 [a]

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Mother receives help with the child	29	(69)	21	(75)	65	(82)	115	(77)
Mother receives 'a lot' of help from child's father	7	(16)	15	(47)	47	(55)	69	(43)
Mother receives 'a fair amount' of help from child's father	20	(46)	7	(22)	18	(21)	45	(28)
Mother describes father as 'very involved' with child	12	(28)	16	(50)	47	(55)	75	(47)
Mother receives help from her mother	13	(30)	18	(56)	40	(46)	71	(44)
Advantages of neighbourhood								
Relatives close	22	(51)	13	(41)	33	(38)	68	(42)
Friends close	26	(61)	23	(72)	58	(67)	107	(67)
Total	43	(100)	32	(100)	86	(100)	161	(100)

Note: a. Table presents the numbers and proportion of children whose mothers reported these aspects of social support.

Others had no relatives to help. Some mothers received help from older children. Grandmothers were of particular support when they were available. Some lived with the family helping with cooking and child-care. Even from a distance some provided support, for example, one grandmother who was a doctor in China sent medicines to Australia for the child. Some mothers mentioned that they could borrow money from their relatives or friends, an important support in allowing them to manage their low incomes.

Community services

Community services also provided support in the face of financial hardship. These supports ranged from emergency relief to child-care.

The major service that had been used by all the mothers at stage 1, the Maternal and Child Health Service (MCHS), was still being used by approximately half the mothers at stage 3 for their children aged 2.5 to 3 years. More of the mothers used the service for their subsequent babies. The NESB mothers were somewhat less likely to have used the service for the study child in the past 12 months than were the other immigrant and Australian-born mothers but those NESB mothers using the service were more likely to use it more frequently. Some 28 per cent of the children in NESB families were attending the MCHS 3 monthly or more frequently compared with 19 per cent of children in Australian-born families (see table 4.14). All the NESB mothers using the MCHS described it as helpful although one described it as both helpful and unhelpful. The mothers' comments included:

> The sister takes great care. She's very good and useful, thorough. (Vietnamese)
>
> The staff are responsible and do not discriminate against us. (Vietnamese)
>
> I can ring up if there is a problem. It offers security. I like [the sister]. If there's something I'll ring and ask her. (Lebanese)

They valued the service being close to home, the sister knowing their children over a period of time and the sister providing information:

> You can talk to the sister and she will ask about the stage he should be at. Any problems can be talked through. You're told what sort of services are in the community in case you didn't know, for example, playgroups or special help. (Hong Kong)

Child-care

Child-care provided an important support for the mothers in the study, whether it was formal or informal, and it allowed them to undertake paid employment, English classes, to look for work, to shop or have a little time to themselves. Mothers also valued child-care as an opportunity for their child to play with other children.

Overall, the mothers in the NESB families were less likely than the other mothers to use child-care, especially paid child-care (see table 4.15). Of the children in NESB families only 42 per cent had some form of paid child-care in contrast to 72 per cent in the other immigrant families and 74 per cent in the families with both parents Australian-born. The majority of children in paid child-care were in child-care centres. Some children were in family day care, some had baby-sitters and a few of the children in the Australian-born group had nannies. While 63 per cent of the children in NESB families had some form of child-care (paid or unpaid) this was the case for 84 per cent of those in other immigrant families and 87 per cent in the Australian-born families.

Nine of the children in the 27 NESB families with incomes below the poverty line had paid child-care, 5 had unpaid child-care only, while half had no child-care.

Some of the NESB families in the inner suburbs had access to low-cost child-care centres, which enabled the mothers to do such things as attend English lessons even when the family income was very low. This was one of the supports that some families found not available when they moved to outer suburbs.

Mothers using child-care centres saw them as important in their child's education. Comments about child-care centres included:

> My child learns good habits and knows how to socialise. (Vietnamese)

Table 4.15: Life Chances Study: child-care by parents' birthplace, stage 3 [a]

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Paid and unpaid								
Paid child-care only	13	(30)	9	(28)	38	(44)	37	(37)
Paid and unpaid	5	(12)	14	(44)	26	(30)	45	(28)
Total paid	18	(42)	23	(72)	64	(74)	105	(65)
Unpaid only	9	(21)	4	(12)	12	(14)	25	(16)
No child-care	16	(37)	5	(16)	10	(12)	31	(19)
Total	43	(100)	32	(100)	86	(100)	161	(100)
Type of child-care								
Child-care centre	14	(33)	15	(47)	52	(60)	81	(50)
Family day care	3	(7)	2	(6)	7	(8)	12	(7)
Relative	10	(23)	17	(53)	42	(49)	69	(43)
Friend	4	(9)	9	(28)	19	(22)	27	(17)
Baby-sitter	2	(5)	5	(15)	14	(16)	21	(13)
Nanny	–	–	1	(3)	4	(5)	5	(3)
Total specifying child-care	27	(63)	27	(84)	75	(87)	129	(80)
Total	43	(100)	32	(100)	86	(100)	161	(100)

Note: a. The table presents the number and proportion of children in each type of child care.

My child has the chance to learn how to mix with children from different cultural backgrounds. (Vietnamese)

Staff are nice and helpful and he enjoys it and learns from it. It helps his language and he has friends. We can do our things with him being well looked after and in good care. (Hong Kong)

Child minding was a major form of assistance mentioned by the NESB mothers when asked about the help they received from relatives and was one of the things that those with no relatives missed most. The lack of relatives and friends for informal child-minding made the availability of affordable formal child-care all the more important.

Other services for children

The mothers were asked whether they used some of the facilities available for children including playgroups, toy libraries and local lending libraries. These tend to be low-cost or free services or activities that can expand young children's intellectual and social experiences. Table 4.16 indicates that the children in NESB families were considerably less likely to use any of these three services than were the children in the other families.

Some of the NESB mothers who attended playgroups found them particularly helpful. One Vietnamese mother whose child was slow in speaking joined a playgroup on the advice of the Maternal and Child Health sister and reported that her child then started to speak. Another mother commented on the benefit of playgroups:

She learns a lot of things there, to sing, to say simple words in English. (Malaysia)

Some of the Hmong mothers attended a special playgroup at the local Maternal and Child Health Centre, which was attended by a Hmong worker, and were enthusiastic about this:

They have lots of toys and my daughter really likes it. (Laos)

Funding for this playgroup was withdrawn by the State Government, replaced and then withdrawn by the local council, but is expected to continue in 1994 with a grant from the local council.

Contact with playgroups tended to be made through the Maternal and Child Health Service and in at least one case through the local community health centre. For mothers with little or no English the availability of bilingual workers or interpreters was clearly important, in the first place to let them know about the activity and in some cases as facilitators.

The NESB mothers gave a wide variety of responses about the use of the local library for their 3-year-old children. Given the limited English and education of some of the NESB mothers it is not surprising that use was not higher. The reasons given by the NESB mothers for using the library for their child included that the child enjoyed books, the big variety of books available

Table 4.16: Life Chances Study: use of library and playgroup, stage 3 [a]

	Parents' birthplace							
	Both NESB		*Other*		*Both Australian*		*Total*	
	No.	*(%)*	*No.*	*(%)*	*No.*	*(%)*	*No.*	*(%)*
Uses toy library	4	(9)	5	(16)	16	(19)	25	(15)
Uses library for child	12	(28)	15	(47)	54	(63)	81	(50) [b]
Uses playgroup	11	(26)	10	(31)	40	(47)	61	(38) [b]
Total	43	(100)	32	(100)	86	(100)	161	(100)

Notes: a. Table presents number and proportion of children whose mothers reported use of these services.
b. Chi-Square $p < 0.05$.

in both English and other languages, and that the library was free and close. The main reasons given for not using the library were that the child was too young (7 responses) and that the family had other sources of books (7 responses). Other comments included that the child did not like books or the mother was too busy to go to the library. The comments about the child being too young came from a range of mothers including Turkish, Chinese, Hmong and Vietnamese. The following comments illustrate the range of opinions:

> He's a bit too young for books yet. (Turkish)
>
> We buy her books, we think library books are dirty. (Chinese)
>
> There are lots of books and he enjoys the library. (Hong Kong-born)

Other support services

Seventeen of the mothers said there were places they went with their child where they had to get someone to speak English for them. Some of these mothers spoke of difficulties in getting interpreters although others said they had no difficulty. Difficulties included availability of interpreters, 'sometimes they are available sometimes not', making appointments in advance to ensure interpreters and long waits for interpreters.

In terms of services to support the mothers, some of the NESB mothers spoke of the help they had received from community health centres both in the inner suburbs where the study started and elsewhere. They valued practical help, such as explaining letters and being linked to other services, and also being able to talk about their situation. For example:

> (The social worker) took me to study English and listened to my family problems. (Chinese)
>
> The ethnic worker there is very kind and helpful. I can contact her at work or at home if necessary. It's a good location. All the services are provided at one place. (Vietnamese)

A few families received material aid and emergency relief from welfare agencies although they were not necessarily aware of the source of the assistance. One mother commented:

> We got toys at Christmas from government departments. (Chinese)

Asking for help was not necessarily easy:

> I can't make myself go and ask for help. I feel scared they won't help. I feel shy and don't want to be rejected. (Turkish)

Income support

Various government benefits were available to some of the low-income NESB families in the study, which helped their survival on below-poverty line incomes whether they were reliant on social security pensions or allowances or on low wages. Of particular note were Additional Family Payment, rent assistance (available to some families in private rental accommodation), public-housing rental rebates (for some public-housing tenants) and health concession cards with associated concessions. Of the 43 NESB families 10 said they received Additional Family Payment, 5 rent assistance and, as mentioned previously, some 23 were in public housing and 32 had a health concession card. The relatively low number saying they receive Additional Family Payment could reflect some confusion with the name change from Family Allowance Supplement.

One example of a low-income family is of a Hmong family with five young children:

> The mother is not in paid employment. The father works at Toyota 'looking after a machine', and his wage is $309 per week, a wage that would be below the poverty line for a family with only one child. As a low-wage-earning family they receive Additional Family Payment (formerly Family Allowance

> Supplement), which adds an extra $124 per week to their income. In addition, as they live in public housing (high-rise) their rent is able to be controlled, their rent is $100 per week. As a low-wage family they are also eligible for a Health Care Card, which reduces the cost of prescribed medication usually to $2.60 per script, encourages doctors to 'bulk bill' under Medicare and is used as an indicator of eligibility for some State Government concessions and also by local agencies. It is even likely to be one of the criteria for access to a local kindergarten in 1994 which is trying to maintain rather than increase its fees in the face of State Government cuts. The mother says the Health Care Card is useful to buy medicine and for public transport. Nonetheless, the mother cannot always afford to buy healthy food (rice, meat and vegetables) she thinks important for the child. It is all a far cry, however, from the parents' previous experience: 'In my country we don't have to pay rent, pay tax, we can grow our own rice, have our own animals, cows and chickens'. (Laotian)

Some families emphasised the importance of the financial support provided by the government when they were unemployed and found that by living 'frugally' they could manage. For others the income available was not enough to get by on.

For some of the families the support available to most was not forthcoming. One such case was a family whose status as asylum seekers meant they were not eligible for cover of health costs under Medicare, a cause of considerable anxiety for the mother who would not see a doctor about her own health problems.

Another family with four children supported the father's parents who had recently been sponsored from Viet Nam. (Under the Assurance of Support agreement, if the grandparents received social-security payments these would become a debt for their sponsors.) The family income from Job Search Allowance was already below the poverty line. The grandparents, however, helped the family with child-care and 'emotional support'.

In concluding the interviews, the families were asked what were both the good things and the problems about bringing up children in Australia. The good things mentioned included freedom, education, social-security support, health and other services. The problems that the parents foresaw included loss of language and cultural lifestyle, family conflicts as children grew away from the parents' values, discrimination in employment and potential dangers such as drugs. One mother outlined the good:

> Educational opportunities for children, good lifestyle, support from government.

and the bad:

> Conflicts in the family because the children tend to adapt to new values more easily than parents. They argue a lot and show less respect for parents. (Vietnamese)

Summary and discussion of Life Chances Study findings

The questions posed earlier can now be reconsidered in light of the data from the Life Chances Study.

First, what are the changes in numbers and characteristics of immigrant families living on very low incomes? In brief, almost half of the NESB families in the Life Chances Study have remained on incomes below the poverty line over the 2 or so years between the first interview when their child was aged 6 months old and the stage 3 interview when the child was 2.5 to 3 years old. A few of the families improved their financial situation but for a greater number their situation has worsened. To recapitulate, 53 per cent of the children in the NESB families had incomes below the poverty line at stage 1 while 63 per cent did so at stage 3. The proportion of children in very low-income families with both parents Australian-born also rose (from 8 per cent at stage 1 to 14 per cent at stage 3), but remained at a much lower level.

Unemployment was a key factor for the families with incomes below the poverty line. Over half the children in the NESB families with incomes below the poverty line lived in two-parent families in which the father was unemployed, approximately a quarter lived in sole-parent households and the remainder lived in two-parent households in which the father was employed but on a very low wage. The number and the proportion of families with unemployed fathers had increased between stages 1 and 3 reflecting the impact of the recession but also the continuing impact of changing tariff and other policies on manufacturing industries. The NESB parents, especially the Vietnamese-born, who improved their situation often did so by increasing the employment of one or both parents within the clothing industry, which has lost thousands of jobs in inner Melbourne in recent years and is struggling in the face of tariff reductions and which, in any case, pays some very low wages, particularly for outworkers. There was a trend among the parents born in China to work in Chinese restaurants, which involved low wages and long hours. Some families had moved from unemployment to employment but, because of the low wages, remained below the poverty line.

The NESB families with incomes below the poverty line tended to have limited education and limited English but this was by no means always the case and the families included some with tertiary education and good English. This was in contrast to the other families in the study where very few with tertiary education were poor.

The main factors that caused the NESB families' incomes to fall below the poverty line between stage 1 and stage 3 included father's loss of employment, mother's loss of employment especially associated with having a baby, and marital separation. The parents outlined other factors that worsened their financial situation including the costs of additional children, the increasing costs as children grew older and the overall increase in the cost of living without corresponding increases in income.

The major factors that improved the financial situation of the very low-income, NESB families included the father's gaining employment, the addition of the mother's part-time work, and to a small degree increased wages and/or Additional Family Payment.

The impact of low income on the children included, for a few, their parents' inability to supply them with adequate food, medication or clothing or with housing they felt to be suitable. Children in the low-income families were also less likely to use a variety of health services because of costs.

Factors intensifying the impact of low income on the children included the interaction of low income, unemployment and marital tension, which in a small number of families led to domestic violence. The impact of low income interacted with fatigue and depression for some mothers affecting their ability to meet the children's needs.

The impact of low income on the children seemed to be lessened for some families by factors including family supports for the mother, including practical help and emotional support from the child's father and from relatives; affordable child-care, which provided respite for mothers and learning opportunities for children; accessible local services with use of interpreters or bilingual staff, in particular, the Maternal and Child Health Centre and community health centres; and various government assistance, including health concession cards, rental rebates and rent assistance, state concessions and Additional Family Payment.

This chapter has focused on the disadvantages experienced by many of the NESB families in the study and certainly many of the families suffered multiple disadvantages. There were, however, families in a variety of situations. A few families had much higher incomes than the majority whose incomes were below the poverty line. A few families with low incomes had no other

major stresses and the home situation of their children at the age of 3 years seemed quite positive if somewhat frugal. Some families seemed quite resilient in the face of stresses that had led other families to disintegrate.

The main changes from stage 1, when the children were 6 months of age, to stage 3, when they were aged 2.5 to 3 years, ranged from external changes in the economy, with the developing recession increasing numbers of unemployed fathers and families in poverty, on the one hand to changes in the needs and activities of the children.

The impact of living in a small flat in a 20-storey block was very different for an active 3-year-old than for a 6-month-old baby. The mobility of the children meant that housing became more of an issue for the families, often intensified by the birth of additional children. At an emotional level, some mothers found 2- and 3-year-olds who demanded attention and who had minds of their own created additional stress as well as providing a source of pride and pleasure.

Chapter 5: Conclusions

The findings of this study come from the diverse sources of an Australian literature search, an analysis of national Census statistics and data from the Department of Social Security and the Melbourne-based Life Chances Study. This chapter draws together these findings to reconsider the questions posed in chapter 1 about the changes in immigrant families living on low incomes, the impact of low income on the children in immigrant families and the implications for policy makers and service providers.

Immigrant families on low incomes

In considering the question of what changes have occurred in numbers and characteristics of immigrant families living on low incomes or (where this can be calculated) below the poverty line the findings of this study point to the continuing, and to some extent increasing, disadvantage of children in NESB families in Australia in the early 1990s. The findings confirm those of our earlier report (Taylor & MacDonald 1992) of large numbers of children in NESB families with low incomes, that children of NESB immigrants are much more likely to be in low-income families than those of ESB immigrants, and of the continued relative economic disadvantage of children of Lebanese and Vietnamese-born parents.

The recent national statistics available do not allow for the identification of numbers of children in families with incomes below the poverty line. The ABS 1991 Census data, however, gave numbers of dependent children in families on very low incomes, $12 000 per year or $230 per week, which would be below the poverty line for most of those involved. The next income group, from $12 000 to $25 000 per year, includes families with incomes below the poverty line and families with incomes well above the poverty line. According to the Census figures there were some 45 600 children with NESB parents who lived in very low-income families (below $12 000). This represented 6 per cent of children with NESB parents. The same proportion (6 per cent) of children with Australian-born parents lived on very low incomes while only 4 per cent of children of ESB parents lived in families with such low incomes. The countries of birth with the highest proportions of children in families with incomes below $12 000 were Hong Kong and China. Of families with incomes under $25 000 per year there were higher proportions of children in NESB families in this category (33 per cent) than in Australian-born families (31 per cent). The highest proportions of children in low-income (below $25 000), NESB families were from Lebanon and Viet Nam. This confirms earlier studies, which have reported the relative economic disadvantage of Vietnamese and Lebanese families but also raises the question of the situation of children in low-income families from Hong Kong, a major source of recent arrivals. The Census data on the children in families with incomes below $12 000 per year indicated that while over half of these children live in sole-parent families there are relatively more children with NESB parents than with Australian-born parents in two-parent families which are very poor.

The DSS data on dependent children in families receiving DSS pensions and allowances and in low-wage families receiving Additional Family Payment give a further indicator of the economic disadvantage of many children in families with parents born in non-English-speaking countries. The 1993 data analysed showed some 255 800 dependent children in NESB families receiving DSS payments, an increase of 33 per cent in less than 3 years. Particularly marked was the 72 per cent increase of children with NESB parents receiving unemployment payments. The DSS data showed that children with NESB parents were overrepresented among those with parents receiving unemployment payments, particularly among NEWSTART recipients (those unemployed more than 12 months) and among those receiving Disability Support Pension, Sickness Allowance and Special Benefit. Among the children in NESB families receiving DSS payments the largest numbers had parents from Viet Nam and Lebanon—further confirmation of the extent of disadvantage in these communities.

Moving from a national scale to the 161 children of the inner-Melbourne-based Life Chances Study, the study found that between 1990–91 and 1993 there was an increase in the number of children living in families with incomes below the poverty line from 53 per cent to 63 per cent for the children with both parents of NESB and from 8 per cent to 14 per cent for children with both parents born in Australia. The main cause for the increase in the proportion of NESB families with incomes falling below the poverty line was the father's loss of employment, with other factors including parental separation and mother's cessation of work because of pregnancy. Of the 27 NESB families with incomes below the poverty line in 1993, over half were two-parent families with the father unemployed, a quarter were sole-parent families and the remainder were two-parent families with the father working on a very low wage. Low income was a continuing problem and 44 per cent of the children in NESB families had lived in families with incomes below the poverty line at both stages 1 and 3.

The relatively small number of families in the Life Chances Study means that the changes in the proportions of children in families with incomes below the poverty line cannot be generalised beyond the study. However, the increase in the numbers of these children, and the fact that the increase is largely due to unemployment indicates a strong probability of a more general increase in poverty as a result of the recession.

The individual stories of the Life Chances families also illustrate the broader picture of loss of manufacturing jobs associated with tariff cuts. One area, in particular, that has been affected is the textile, clothing and footwear industry, which has been a traditional employer in Melbourne's inner suburbs and which has also been, over many decades, a major source of employment for newly arrived immigrants with limited English language ability and occupational skills. The industry, which had provided employment for Eastern European refugees after the Second World War and Southern European immigrants in the following years, now sees Indo-Chinese refugees struggling to maintain small businesses in the face of tariff reductions and competition from imports including, ironically, those of Australian manufacturers who have relocated in Asia. The changed situation is likely to put downward pressure on already very low wages and poor working conditions. Casual piecework was common among many of the NESB mothers in the Life Chances Study. Other industries in which jobs had been lost by Life Chances fathers included the car manufacturing industry and the construction industry.

While some families' incomes had fallen below the poverty line, a few also raised their incomes above the poverty line. This was in association with fathers gaining employment and/or mothers obtaining part-time work, typically in relatively low-wage jobs, for example, in the clothing industry and in Chinese restaurants.

The impact of low income

The second major question asked by the study was about the impact of low income and other aspects of disadvantage on the children in immigrant families.

As reported in the literature review, the Brunswick longitudinal study found both a marked increase in poverty among immigrant families across the 1980s and an association between poverty, especially in the first year of life, and poor educational attainment at 11 years of age (Smith & Carmichael 1992). Other recent Australian studies linked low income in immigrant families with issues including limited use of some antenatal and birthing services, low rates of breastfeeding, and lack of access to quality child-care and children's services. Other aspects of disadvantage identified in Australian studies include the impact of torture and trauma on refugee children.

The impact of low incomes on the children in NESB families in the Life Chances Study when they were 3 years old involved both direct impacts such as, in some families, difficulties in

affording food, medication and clothing. This had also been the case when they were infants. Housing had become more of a problem for the families and was identified as a serious problem by a third of the NESB families as their children grew up and they had insufficient income to acquire more adequate housing. The concerns of the families with small children growing up in high-rise public housing estates also confirm those in other studies (McDonald & Brownlee 1993).

As in the earlier study it was found that an important impact of low income on some of the 3-year-olds in the Life Chances Study was their interaction with family stress. Some families experienced serious marital tension and in a few cases violence, in some the mothers' fatigue and depression reduced their capacity to look after their children. Many of the families experienced multiple interacting disadvantages including low income, unemployment, lack of English, limited education, high-rise accommodation, lack of informal social support, especially from grandmothers, and lack of access to some health and community services.

Some families seemed very resilient in the face of economic hardship. The factors that seemed to lessen the stress of low income on the children and their families included family support for the mother, affordable child-care, accessible local services and various government income supports and concessions.

The first report (Taylor & MacDonald 1992) raised two issues for the futures of the children of immigrants in the Life Chances Study, namely the impact of the recession of the early 1990s on their parents' employment and the availability of local support services. The recession, as well as structural change, has increased unemployment among the Life Chances Study families and local support services have been reduced. The questions now for future stages of the Life Chances Study include: Will economic recovery and economic restructuring actually produce employment for many of the currently unemployed NESB parents? Will the families be able to meet essential costs as their children grow older? Will the children be able to participate fully when they reach school? The study should also explore the interaction of factors such as health, family stress and lack of social supports with low income and with the children's life chances.

Implications for policy makers and service providers

The implications of the findings for policy makers and service providers is the third question to be addressed.

This study has focused on children in low-income immigrant families and often there were large numbers of such families. However, it must be stressed that there is considerable diversity of economic situation among NESB immigrants, both between birthplace groups and within birthplace groups. On the small scale of the Life Chances Study, 1 of the 2 families from Hong Kong lived on the below poverty line wages of the father with only primary education, while in the other family both parents had professional training and they both worked and earned a relatively high income. Both policy makers and service providers need to beware of stereotypes of any ethnic group either as 'poor and uneducated' or as 'always prosperous'. Immigrant families have both diverse experiences and diverse needs. Many immigrant families do prosper both economically and socially. The main concern of this study is, however, with others who do not.

In terms of numbers, the NESB birthplace groups with the largest numbers of children in low-income families are the Vietnamese and the Lebanese and this should be taken into account both by policy makers and service providers. The numbers of Vietnamese sole parents should be noted. However, the high proportions of low-income families in some smaller groups, especially recently arrived families also need to be addressed.

Length of residence in Australia is a factor used by policy makers to distinguish different groups of immigrants. On the one hand, some are denied support because of their recency of arrival. The restrictions of income support for recently arrived families create hardship, particularly in light of their very high unemployment rates and that 25 per cent of new arrivals are children aged under 15 years. The lack of such income support will have a significant effect on creating poverty among children. On the other hand, some immigrants are excluded from services because they have been in Australia 'too long' as is the case of English-language training, irrespective of their need. This study confirms the conclusions of Moss (1993) that length of residence in Australia has not overcome the initial settlement problems suffered by the longer term Lebanese and Vietnamese communities and other groups of refugees and refugee-like arrivals. Their need for ready access to services such as language classes and interpreter services as well as to employment opportunities persists.

The influence of pre-arrival experiences on the subsequent needs of those who have come as refugees or for similar reasons requires recognition. Moss (1993, p. 263) points to the greater costs associated with the successful settlement of refugees than of other immigrants and states strongly that these costs should not deter Australia from its responsibility to work to alleviate the plight of refugees. While the number of immigrants may decrease, the needs of refugees will remain high and diverse groups will continue to arrive.

Employment

On the wider policy front there is a clear need to reduce unemployment and to improve employment opportunities. This study confirms our earlier report's emphasis on the importance of developing employment opportunities for immigrants (including refugees) who have limited formal education and limited English. The importance of English-language training for job seekers is receiving some attention, but in addition there needs to be consideration of creative employment opportunities for those whose English may always be limited.

In the low-income, NESB families of the Life Chances Study the parents' employment was a central issue. Fathers tended to have better employment prospects than the mothers as they were likely to have more work experience, better English, more education and fewer child-care responsibilities. The mother's paid employment, however, was at times a crucial addition in raising the family income above the poverty line when both parents could earn only very low wages. In the words of one mother: 'My wage is so small'. In addition to the lack of employment opportunities generally the employment of the NESB mothers is closely linked to the availability of acceptable affordable child-care.

The need to ensure adequate wage levels for all workers, in particular, NESB workers, in the face of economic restructuring is highlighted by the number of NESB families in the Life Chances Study with incomes below the poverty line despite the parents' employment. The issue of working conditions and safety is also raised by frequency of mothers being employed in outwork as machinists.

Income security

The study confirms the concerns of our first report about the relative underrepresentation of children in NESB families among recipients of Additional Family Payment for low wage earners and raises questions of how this payment can best be advertised to non-English-speaking families.

Another continuing area of concern is the situation of the children of asylum seekers and others who are not entitled to income support and medical benefits.

Housing

The importance of the availability of affordable public housing for NESB families with low incomes is confirmed while the study raises questions about the adequacy of high-rise public housing for families with young children.

Child-care

Child-care was an important issue not just in relation to mothers' employment but also for their ability to attend English language and training courses. The availability of some quality low-cost, child-care-centre places in the inner suburbs, where many of the families lived, enabled mothers under considerable stress to have some respite and also enabled their children to have important early educational and socialising experiences. That such child-care was not readily available to them was particularly noted by families who had moved to some of the outer suburbs. This study would emphasise the importance of maintaining such options for mothers not in paid employment in the inner suburbs and expanding them elsewhere.

Services for mothers and children

The low income of so many NESB families in the study and elsewhere means that the availability of a wide range of low-cost or free services for both the mothers' support and for the children is essential to compensate for their other disadvantages. Services of particular value to the mothers of the study have included Maternal and Child Health Centres and community health centres, especially when interpreters or ethnic workers are readily available. There have been significant cuts to funding to inner-Melbourne community health centres in 1993 and the loss of ethnic workers in inner areas. The proposed re-organisation of the funding of the Maternal and Child Health Service is also very likely to reduce services for non-English-speaking families. Maternal and Child Health Services have already been reduced in some inner suburbs.

Family Planning Clinics have been lost as a health service in the past few years in Victoria. Cuts made in 1991 halved the hours of the clinic in one of the Life Chances Study suburbs and closed many others. The clinics were closed entirely in 1993 with the assumption that their services would be replaced by general practitioners and by community health centres, which have in turn been reduced. The loss of this accessible service, which in the inner suburbs made ready use of interpreters, is particularly significant in view of the number of unplanned pregnancies reported by NESB mothers in stage 1 in the Life Chances Study and the impact of additional children on the employment and income of the families.

Kindergartens are a major children's service, which have provided the large majority of children in Victoria with quality pre-school education. This takes on a particular importance as preparation for school for children in low-income NESB families. Reduced State Government funding to kindergartens from 1994 is likely to increase fees and reduce access for many of the children in the Life Chances Study and elsewhere.

Services are needed that take into account the language, culture, income and support needs of newly arrived families with children, a particular challenge when new arrivals come as refugees from 'new' countries of origin, whether from former Yugoslavia or the Horn of Africa. At the same time, services are required to address these needs for longer term residents, including the families in the Life Chances Study. These services range from family planning, antenatal care, home help, child-care and ethnic workers to playgroups and women's groups.

The three levels of government, federal, state and local, all have a role to play as does the wider community. There are implications in the findings for ethnic service providers and ethnic communities in providing supports for isolated mothers of young children in working with other service providers to provide information about relevant services to their members. Government departments in partnership with ethnic communities could find appropriate ways, for example, to let low-wage families know of their eligibility for Additional Family Payment or of the need for women to register with the CES to be eligible for some English classes.

More general issues that need to be addressed include employment and income support and housing. At the local level there need to be accessible support services available for NESB

mothers of young children with few informal supports. The life chances of the numerous children of immigrants living in low-income families will depend on responses to issues raised by the study such as the following:

- That employment policies are able to provide for adequately paid employment for parents with limited English and education.
- That appropriate English language and other training opportunities are offered to mothers with limited English, limited education and with young children.
- That support services are available for NESB mothers with young children and few informal supports.
- That quality and affordable child-care is available to meet the various needs of both mothers and children.
- That affordable kindergarten places are available to prepare children for school.

In summary, the study points to increased unemployment and considerable poverty among NESB families at a time when 'user pays' policies are increasing in key services such as English classes and interpreting services and when a number of crucial community services for families are being reduced, particularly in the inner suburbs where many low-income NESB families live. By no means all children in NESB families are living in low-income families, but for those who are, their life chances need to be enhanced not contracted by government policy at all levels.

This report re-emphasises the conclusion of the previous report that it is important for service providers and policy makers to recognise both the immigrant families who are in poverty and those who make successful new lives in Australia and to provide appropriate supports to allow the children of all families a 'fair go'.

Appendix A

Table A1: Poverty lines: Australia, March quarter 1993 [a, b]

	Including housing	*Other than housing*
Income unit	*$ per week*	*$ per week*
Head in work force		
Couple	267.57	195.70
Couple and 1 child	321.63	243.26
Couple and 2 children	375.69	290.82
Couple and 3 children	429.75	338.39
Couple and 4 children	483.82	385.42
Single person	200.02	134.61
Single parent and 1 child	256.79	184.88
Single parent and 2 children	310.81	232.44
Single parent and 3 children	364.87	280.00
Single parent and 4 children	418.93	327.57
Head not in work force		
Couple	229.74	157.83
Couple and 1 child	283.80	205.43
Couple and 2 children	337.86	252.99
Couple and 3 children	391.92	300.55
Couple and 4 children	445.98	347.59
Single person	162.19	96.78
Single parent and 1 child	218.92	147.05
Single parent and 2 children	272.98	194.61
Single parent and 3 children	327.04	242.17
Single parent and 4 children	381.10	289.73

Notes: a. Based on seasonally adjusted household disposable income per head per week for the March quarter 1993 of $290.55.

b. All figures refer to income after tax.

Source: *Poverty Lines: Australia, March quarter 1993*, University of Melbourne, Institute of Applied Economic and Social Research.

Appendix B

Table B1: Dependent children in families by birthplace of parent [a] by family income, Australia, 1991

	Family income					
Country of birth of parent	*Less than $12 000*	*$12 001 to $25 000*	*$25 001 to $40 000*	*$40 001 to $60 000*	*More than $60 000*	*Total [c]*
Australia	168 604	710 339	817 108	709 114	473 069	2 878 234
UK and Ireland	14 642	75 541	97 157	98 889	72 471	358 700
New Zealand	4 665	20 982	22 832	20 084	13 687	82 250
Other MES [b]	1 335	5 422	7 471	9 578	12 123	35 929
Total MES	20 642	101 945	127 460	128 551	98 281	476 879
China (excluding Taiwan)	1 910	6 289	6 565	5 066	3 596	23 426
Germany, Federal Republic of	1 792	7 701	9 693	10 006	7 625	36 817
Greece	2 608	15 185	17 973	14 137	6 915	56 818
Hong Kong	1 634	3 342	4 040	3 826	3 461	16 303
India	784	3 828	5 302	6 945	6 275	23 134
Italy	3 974	22 968	31 277	26 187	14 926	99 332
Lebanon	3 338	24 165	15 696	7 066	2 734	52 999
Malaysia	1 642	4 527	5 616	6 746	7 307	25 838
Malta	1 000	6 755	8 403	6 631	2 971	25 760
Netherlands	1 428	7 654	10 834	10 323	6 753	36 992
Philippines	1 100	3 732	4 476	6 891	4 092	20 291
Poland	1 005	4 385	3 886	3 918	2 344	15 538
USSR and Baltic States	392	1 464	1 363	1 370	1 330	5 919
Viet Nam	3 971	20 728	15 493	10 410	4 172	54 774
Former Yugoslavia	3 170	16 898	20 330	18 349	6 660	65 407
Other countries	15 831	74 459	70 192	59 768	35 600	255 850
Total non-English-speaking	45 579	224 080	231 139	197 639	116 761	815 198
Total overseas born	66 221	326 025	358 599	326 190	215 042	1 292 077
Total birthplace	234 825	1 036 364	1 175 707	1 035 304	688 111	4 170 311

Notes: a. Birthplace of father in two-parent families, parent in sole-parent families.
b. Main English-speaking countries: United Kingdom, Ireland, Canada, New Zealand, South Africa, USA.
c. Excludes inadequately described, at sea, not elsewhere classified, and not stated.

Source: ABS, unpublished data.

Table B2: Dependent children in families by birthplace of parent [a] by family type by family income, Australia, 1991

	Family income											
	Less than $12 000		*$12 001 to $25 000*		*$25 001 to $40 000*		*$40 001 to $60 000*		*More than $60 000*		*Total [c]*	
	Family type											
Country of birth of parent	*Sole parent*	*Couple*	*Sole parent*	*Couple*	*Sole parent*	*Couple*	*Sole parent*	*Couple*	*Sole parent*	*Couple*	*Sole parent*	*Couple*
Australia	104 876	63 728	234 715	475 624	80 700	736 408	26 824	682 290	8 460	464 609	455 575	2 422 659
UK and Ireland	9 211	5 431	24 125	51 416	9 289	87 868	3 241	95 648	972	71 499	46 838	311 862
New Zealand	3 111	1 554	7 206	13 776	2 273	20 559	774	19 310	251	13 436	13 615	68 635
Other MES [b]	674	661	1 595	3 827	974	6 497	399	9 179	186	11 937	3 828	32 101
Total MES	12 996	7 646	32 926	69 019	12 536	114 924	4 414	124 137	1 409	96 872	64 281	412 598
China (excluding Taiwan)	721	1 189	861	5 428	509	6 056	223	4 843	110	3 486	2 424	21 002
Germany, Federal Republic of	1 011	781	2 258	5 443	1 089	8 604	444	9 562	135	7 490	4 937	31 880
Greece	827	1 781	1 509	13 676	691	17 282	291	13 846	95	6 820	3 413	53 405
Hong Kong	875	759	741	2 601	458	3 582	221	3 605	74	3 387	2 369	13 934
India	375	409	739	3 089	482	4 820	238	6 707	83	6 192	1 917	21 217
Italy	1 162	2 812	2 440	20 528	1 138	30 139	551	25 636	195	14 731	5 486	93 846
Lebanon	943	2 395	2 298	21 867	628	15 068	209	6 857	94	2 640	4 172	48 827
Malaysia	1 059	583	1 146	3 381	786	4 830	285	6 461	147	7 160	3 423	22 415
Malta	449	551	1 001	5 754	398	8 005	141	6 490	50	2 921	2 039	23 721
Netherlands	676	752	1 846	5 808	821	10 013	308	10 015	109	6 644	3 760	33 232
Philippines	893	207	1 480	2 252	637	3 839	247	6 644	85	4 007	3 342	16 949
Poland	645	360	978	3 407	424	3 462	119	3 799	51	2 293	2 217	13 321
USSR and Baltic States	227	165	285	1 179	181	1 182	83	1 287	22	1 308	798	5 121
Viet Nam	2 299	1 672	3 771	16 957	1 557	13 936	724	9 686	264	3 908	8 615	46 159
Former Yugoslavia	1 483	1 687	2 432	14 466	797	19 533	291	18 058	67	6 593	5 070	60 337
Other countries	7 861	7 970	13 945	60 514	5 574	64 618	2 017	57 751	701	34 899	30 098	225 752
Total non-English-speaking	21 506	24 073	37 730	186 350	16 170	214 969	6 392	191 247	2 282	114 479	84 080	731 118
Total overseas born	34 502	31 719	70 656	255 369	28 706	329 893	10 806	315 384	3 691	211 351	148 361	1 143 716
Total birthplace [d]	139 378	95 447	305 371	730 993	109 406	1 066 301	37 630	997 674	12 151	675 960	603 936	3 566 375

Notes: a. Birthplace of father in two-parent families, parent in sole-parent families.
b. Main English-speaking countries: United Kingdom, Ireland, Canada, New Zealand, South Africa, USA.
c. Excludes 'no income stated'.
d. Excludes inadequately described, at sea, not elsewhere classified, and not stated.

Source: ABS, unpublished data.

Table B3: Dependent children in sole parent families by birthplace of parent by family [a] income, Australia, 1991 (per cent)

	Family income					
Country of birth of parent	*Less than $12 000*	*$12 001 to $25 000*	*$25 001 to $40 000*	*$40 001 to $60 000*	*More than $60 000*	*Total [c]*
Australia	23	52	18	6	2	100
UK and Ireland	20	52	20	7	2	100
New Zealand	23	53	17	6	2	100
Other MES [b]	18	42	25	10	5	100
Total MES	20	51	20	7	2	100
China (excluding Taiwan)	30	36	21	9	5	100
Germany, Federal Republic of	20	46	22	9	3	100
Greece	24	44	20	9	3	100
Hong Kong	37	31	19	9	3	100
India	20	39	25	12	4	100
Italy	21	44	21	10	4	100
Lebanon	23	55	15	5	2	100
Malaysia	31	33	23	8	4	100
Malta	22	49	20	7	2	100
Netherlands	18	49	22	8	3	100
Philippines	27	44	19	7	3	100
Poland	29	44	19	5	2	100
USSR and Baltic States	28	36	23	10	3	100
Viet Nam	27	44	18	8	3	100
Former Yugoslavia	29	48	16	6	1	100
Other countries	26	46	19	7	2	100
Total non-English-speaking	26	45	19	8	3	100
Total overseas born	23	48	19	7	2	100
Total birthplace [d]	23	51	18	6	2	100

Notes: a. Birthplace of father in two-parent families, parent in sole-parent families.
b. Main English-speaking countries: United Kingdom, Ireland, Canada, New Zealand, South Africa, USA.
c. Excludes 'no income stated'. Figures may not add up to 100 due to rounding.
d. Excludes inadequately described, at sea, not elsewhere classified, and not stated.

Source: ABS, unpublished data.

Table B4: Dependent children in two-parent families by birthplace of parent [a] by family income, Australia 1991 (per cent)

	Family income					
Country of birth of parent	*Less than $12 000*	*$12 001 to $25 000*	*$25 001 to $40 000*	*$40 001 to $60 000*	*More than $60 000*	*Total* [c]
Australia	3	20	30	28	19	100
UK and Ireland	2	16	28	31	23	100
New Zealand	2	20	30	28	20	100
Other MES [b]	2	12	20	29	37	100
Total MES	2	17	28	30	23	100
China (excluding Taiwan)	6	26	29	23	17	100
Germany, Federal Republic of	2	17	27	30	23	100
Greece	3	26	32	26	13	100
Hong Kong	5	19	26	26	24	100
India	2	15	23	32	29	100
Italy	3	22	32	27	16	100
Lebanon	5	45	31	14	5	100
Malaysia	3	15	22	29	32	100
Malta	2	24	34	27	12	100
Netherlands	2	17	30	30	20	100
Philippines	1	13	23	39	24	100
Poland	3	26	26	29	17	100
USSR and Baltic States	3	23	23	25	26	100
Viet Nam	4	37	30	21	8	100
Former Yugoslavia	3	24	32	30	11	100
Other countries	4	27	29	26	15	100
Total non-English-speaking	3	25	29	26	16	100
Total overseas born	3	22	29	28	18	100
Total birthplace [d]	3	20	30	28	19	100

Notes: a. Birthplace of father in two-parent families, parent in sole-parent families.
b. Main English-speaking countries: United Kingdom, Ireland, Canada, New Zealand, South Africa, USA.
c. Excludes 'no income stated'. Figures may not add up to 100 due to rounding.
d. Excludes inadequately described, at sea, not elsewhere classified, and not stated.

Source: ABS, unpublished data.

Table B5: Total dependent children in pension, allowance/benefit and additional family payment recipient families by detailed birthplace, Australia, 1993

	Pension [a]							*Allowance/benefit* [b]					*Additional Family Payment*	
Country of birth of recipient	*Age*	*Disability Support*	*Rehab.*	*Widow B*	*WPA*	*Sole Parent*	*Total*	*NEWSTART*	*Job Search*	*Sickness*	*Special*	*Total*	*(work force)* [c]	*Total*
Australia	9 054	69 985	183	1 658	20	448 851	529 751	127 348	111 536	12 510	3 822	255 216	530 986	1 315 953
UK/Ireland	542	4 040	11	145	3	28 154	32 895	9 256	9 044	1 053	254	19 607	27 076	79 578
Canada	10	35	0	2	0	385	432	109	135	19	9	272	621	1 325
USA	8	95	0	3	0	880	986	261	291	43	26	621	1 133	2 740
South Africa	11	77	0	3	0	779	870	276	327	43	8	654	1 142	2 666
New Zealand	91	900	0	19	0	12 577	13 587	3 087	3 241	303	213	6 844	10 437	30 868
Europe														
Austria	17	101	3	2	0	304	427	161	117	9	0	287	214	928
France	6	50	0	0	1	417	473	171	195	6	6	378	372	1 223
Germany	89	441	1	17	1	2 329	2 878	939	810	82	25	1 856	1 727	6 461
Greece	130	2 441	0	26	1	1 470	4 068	1 885	1 336	239	34	3 494	1 851	9 413
Italy	248	2 174	0	32	0	2 358	4 813	2 424	1 877	257	44	4 602	3 690	13 105
Malta	53	836	4	10	0	1 091	1 994	1 002	700	101	13	1 816	1 164	4 974
Netherlands	70	421	4	23	0	1 498	2 016	715	734	105	13	1 567	1 901	5 484
Poland	75	283	0	7	0	1 269	1 634	1 242	671	80	30	2 023	1 076	4 733
Portugal	9	175	0	2	0	347	533	243	312	36	6	597	421	1 551
Spain	14	153	0	2	0	379	548	234	232	16	4	486	332	1 366
Switzerland	3	29	0	0	0	185	217	122	95	4	8	229	368	814
Russian Federation	21	51	0	6	0	372	450	674	717	19	91	1 501	26	1 977
Former Yugoslavia	97	2 572	0	32	2	2 822	5 525	3 030	2 394	286	111	5 821	2 423	13 769
Other Europe	62	555	0	10	0	2 345	2 972	2 154	1 595	253	136	4 138	2 998	10 108
Total	894	10 282	12	169	5	17 186	28 548	14 996	11 785	1 493	521	28 795	18 563	75 906
Middle East														
Cyprus	22	419	0	4	0	317	762	524	349	58	10	941	762	2 465
Iran	n/a	n/a	n/a	n/a	n/a	n/a	n/a	626	330	27	51	1 034	469	1 503
Iraq	1	66	0	2	0	170	239	789	610	24	34	1 457	211	1 907

Table B5: (Continued)

Country of birth of recipient	Pension[a]							Allowance/benefit[b]					Additional Family Payment (work force)[c]	Total
	Age	Disability Support	Rehab.	Widow B	WPA	Sole Parent	Total	NEWSTART	Job Search	Sickness	Special	Total		
Israel	6	39	0	0	0	92	137	137	104	5	4	250	252	639
Lebanon	162	4 472	0	17	0	4 587	9 238	11 982	4 059	719	501	17 261	7 801	34 300
Syria	11	238	0	1	0	198	448	402	239	64	42	747	369	1 564
Turkey	15	1 522	2	4	0	1 398	2 941	2 037	1 143	173	65	3 418	1 170	7 529
Other Middle East	0	99	0	0	0	158	257	391	217	10	19	637	308	1 202
Total	217	6 855	2	28	0	6 920	14 022	16 888	7 051	1 080	726	25 745	11 342	51 109
South and Central America														
Argentina	3	76	0	1	0	300	380	284	163	23	6	476	379	1 235
Brazil	0	7	0	1	0	80	88	35	24	2	3	64	82	234
Chile	9	154	0	6	0	1 057	1 226	982	518	39	41	1 580	921	3 727
Uruguay	2	91	0	2	0	368	463	240	123	7	8	378	185	1 026
Other America	3	210	6	9	0	1 136	1 364	2 127	679	90	184	3 080	1 345	5 789
Total	17	538	6	19	0	2 941	3 521	3 668	1 507	161	242	5 578	2 912	12 011
Africa														
Egypt	21	468	2	2	0	701	1 194	1 105	629	62	33	1 829	1 100	4 123
Kenya	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22	44	4	0	70	118	188
Mauritius	7	49	0	3	0	414	473	141	168	21	10	340	489	1 302
Zambia/Zimbabwe	0	9	0	0	0	179	188	52	44	8	5	109	294	591
Other Africa	16	148	0	5	0	888	1 057	664	652	30	147	1 493	954	3 504
Total	44	674	2	10	0	2 182	2 912	1 984	1 537	125	195	3 841	2 955	9 708
Asia														
China	56	140	0	4	0	611	811	618	550	36	458	1 662	5 363	7 836
Hong Kong	8	13	0	1	0	318	340	299	401	7	15	722	2 841	3 903
India	23	197	0	8	0	805	1 033	725	765	42	102	1 634	2 453	5 120
Indonesia	39	99	2	3	0	336	479	209	261	12	15	497	694	1 670
Iran	2	75	0	3	0	318	398	n/a	n/a	n/a	n/a	n/a	n/a	398
Japan	7	10	0	1	0	117	135	5	36	3	2	46	321	502

Korea	10	21	0	2	0	139	172	153	280	17	9	459	926	1 557
Malaysia	23	170	0	4	0	747	944	455	541	25	14	1 035	2 769	4 748
Pakistan	4	25	0	0	0	94	123	182	150	16	33	381	255	759
Philippines	515	1 459	0	12	1	2 643	4 630	609	735	18	156	1 518	5 478	11 626
Singapore	2	57	0	3	0	344	406	147	146	4	8	305	736	1 447
Sri Lanka	11	53	0	0	0	338	402	694	535	11	51	1 291	1 255	2 948
Taiwan	1	9	0	2	0	45	57	49	34	0	5	88	592	737
Thailand	27	53	0	0	0	359	439	84	55	1	9	149	405	993
Viet Nam/Cambodia/ Laos	129	893	6	30	0	7 771	8 829	15 618	4 925	410	804	21 757	9 013	39 599
Other Asia	9	146	0	4	0	372	531	2 410	1 000	79	175	3 664	1 967	6 162
Total	866	3 420	8	77	1	15 357	19 729	22 257	10 414	681	1 856	35 208	35 068	90 005
Oceania (excluding Australia)														
Fiji	27	174	0	6	0	1 023	1 230	344	444	59	41	888	1 448	3 566
New Caledonia	0	1	0	0	0	37	38	n/a	n/a	n/a	n/a	n/a	29	67
Papua New Guinea	43	135	0	2	0	1 046	1 226	264	209	24	17	514	929	2 669
Samoa	15	70	0	6	0	778	869	629	491	38	85	1 243	n/a	2 112
Tonga	17	79	0	5	0	519	620	354	255	18	73	700	551	1 871
Other Oceania	42	144	0	8	0	890	1 084	918	396	36	68	1 418	2 058	4 560
Total	144	603	0	27	0	4 293	5 067	2 509	1 795	175	284	4 763	5 015	14 845
Other	86	489	0	17	0	1 609	2 201							2 201
Other—not stated	42	302	0	1	0	678	1 023	342	449	38	22	851	4 170	6 044
Total	12 026	98 295	224	2 178	29	542 792	655 544	202 981	159 112	17 724	8 178	387 995	651 420	1 694 959

Notes: a. As at September 1993.
b. As at August 1993.
c. As at September 1993.

Source: DSS, unpublished data.

Table B6: Total dependent children in pension, benefit and FAS recipient families by detailed birthplace, Australia, 1990 and 1991

	Pensions [a]						*Benefits* [b]					
Country of birth of recipient	*Age*	*Invalid*	*Class B widow and WPA* [c]	*Sole Parent*	*SEA and Rehabilitation* [d]	*Total*	*Unemployment*	*Sickness*	*Special*	*Total*	*FAS* [e]	*Total*
Australia	4 877	42 334	1 017	351 792	1 425	401 445	116 646	14 615	4 395	537 101	7 880	544 981
UK/Ireland	362	3 428	62	28 934	132	32 918	12 157	1 512	357	46 944	20 427	67 371
Europe (ex. UK/Ireland)												
Austria	10	87	1	353	0	451	176	19	1	647	194	841
France	3	34	1	385	4	427	204	22	3	656	265	921
Germany	69	436	15	2 555	10	3 085	1 105	145	45	4 380	1 581	5 961
Greece	111	3 040	67	1 646	11	4 875	1 940	699	46	7 560	1 781	9 341
Italy	170	2 524	44	2 648	18	5 404	2 339	689	57	8 489	3 140	11 629
Malta	26	868	2	1 216	14	2 126	938	324	29	3 417	1 132	4 549
Netherlands	40	348	18	1 867	25	2 298	1 010	144	17	3 469	1 925	5 394
Poland	54	209	9	1 208	13	1 493	1 234	142	61	2 930	858	3 788
Portugal	4	169	0	324	0	497	220	68	12	797	302	1 099
Spain	7	172	3	391	2	575	283	74	5	937	266	1 203
Switzerland	4	26	0	143	2	175	137	16	14	342	235	577
USSR	25	54	5	241	0	325	215	17	18	575	216	791
Yugoslavia	86	2 889	19	3 027	16	6 037	2 554	693	64	9 348	1 628	10 976
Other Europe	40	448	7	2 183	18	2 696	2 527	396	97	5 716	2 216	7 932
Total	649	11 304	191	18 187	133	30 464	14 882	3 448	469	49 263	15 739	65 002
Middle East												
Cyprus	15	384	0	282	2	683	477	148	8	1 316	615	1 931
Iran	0	19	0	207	2	228	323	32	42	625	359	984
Iraq	0	46	2	135	0	183	129	25	7	344	116	460
Israel	3	49	1	81	0	134	81	18	4	237	135	372
Lebanon	111	3 193	6	3 406	14	6 730	10 827	4 958	462	22 977	7 482	30 459
Syria	7	171	1	165	4	348	143	58	11	560	181	741
Turkey	8	1 455	4	1 113	12	2 592	1 687	602	49	4 930	911	5 841
Other Middle East	0	85	0	116	0	201	114	29	10	354	154	508
Total	144	5 402	14	5 505	34	11 099	13 781	5 870	593	31 343	9 953	41 296

USA and Canada												
Canada	2	30	2	362	0	396	210	13	5	624	385	1 009
USA	3	64	1	738	1	807	391	20	16	1 234	816	2 050
Total	5	94	3	1 100	1	1 203	601	33	21	1 858	1 201	3 059
South and Central America												
Argentina	2	73	2	314	12	403	250	37	7	697	277	974
Brazil	0	14	1	82	0	97	9	0	3	109	43	152
Chile	3	115	2	796	5	921	853	102	55	1 931	776	2 707
Colombia	0	17	0	71	0	88	26	2	3	119	60	179
Peru	1	12	0	119	0	132	22	2	7	163	83	246
Uruguay	0	79	1	338	1	419	147	54	5	625	176	801
Other America	6	95	2	676	5	784	1 464	147	200	2 595	969	3 564
Total	12	405	8	2 396	23	2 844	2 771	344	280	6 239	2 384	8 623
Africa												
Egypt	21	352	4	607	11	995	847	219	26	2 087	868	2 955
Kenya	0	8	0	73	0	81	32	2	0	115	59	174
Mauritius	9	38	0	320	0	367	77	15	4	463	244	707
South Africa	10	53	5	636	0	704	405	30	25	1 164	854	2 018
Zambia/Zimbabwe	0	8	0	172	1	181	90	8	2	281	240	521
Other Africa	7	114	3	588	9	721	615	93	54	1 483	744	2 227
Total	47	573	12	2 396	21	3 049	2 066	367	111	5 593	3 009	8 602
Asia (excluding Middle East)												
China	27	78	7	394	0	506	318	64	44	932	1 169	2 101
Hong Kong	2	18	1	233	0	254	207	14	8	483	1 473	1 956
India	15	120	3	783	9	930	688	51	29	1 698	1 578	3 276
Indonesia	21	71	0	273	3	368	120	14	3	505	376	881
Japan	1	3	0	87	0	91	17	0	1	109	123	232
Korea	5	19	1	86	0	111	103	4	3	221	430	651
Malaysia	13	78	1	637	16	745	686	27	19	1 477	2 094	3 571
Pakistan	5	20	0	72	2	99	68	6	0	173	152	325
Philippines	271	937	2	1 775	10	2 995	750	30	54	3 829	3 769	7 598
Singapore	2	30	1	254	0	287	110	2	4	403	450	853

Table B6: (Continued)

Country of birth of recipient	Pensions[a]						Benefits[b]					
	Age	Invalid	Class B widow and WPA[c]	Sole Parent	SEA and Rehabilitation[d]	Total	Unemployment	Sickness	Special	Total	FAS[e]	Total
Sri Lanka	7	44	1	261	1	314	503	19	25	861	921	1 782
Taiwan	0	3	0	14	0	17	25	0	0	42	191	233
Thailand	20	22	0	232	0	274	36	3	4	317	178	495
Viet Nam/Cambodia/Laos	46	471	16	5 270	40	5 843	14 263	1 526	1 257	22 889	7 068	29 957
Other Asia	22	161	5	767	10	965	2 845	509	190	4 509	2 774	7 283
Total	457	2 075	38	11 138	91	13 799	20 739	2 269	1 641	38 448	22 746	61 194
Oceania (excluding Australia)												
Fiji	13	109	6	667	0	795	207	12	15	1 029	835	1 864
New Caledonia	0	1	0	25	0	26	1	0		27	16	43
New Zealand	41	607	8	10 044	28	10 728	3 650	472	265	15 115	7 542	22 657
Papua New Guinea	32	107	2	787	5	933	326	31	17	1 307	689	1 996
Tonga	3	25	1	313		342	119	18	9	488	213	701
Other Oceania	24	107	3	1 116	8	1 258	1 374	272	137	3 041	1 654	4 695
Total	113	956	20	12 952	41	14 082	5 677	805	443	21 007	10 949	31 956
Other—not stated	56	410	4	1 105	11	1 586	5 602	193	180	7 561	5 549	13 110
Total	6 722	66 981	1 369	435 505	1 912	512 489	194 922	29 456	8 490	745 357	444 204	1 189 561

Notes: a. As at January 1991.
b. As at November 1990.
c. Class B Widows and Widowed Persons Allowance.
d. Sheltered Employee Allowance and Rehabilitation Allowance.
e. Family Allowance Supplement at December 1990.

Source: DSS, unpublished data.

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BUREAU OF IMMIGRATION AND POPULATION RESEARCH PUBLICATIONS

The Bureau has an extensive list of research publications covering a wide range of issues related to Australia's immigration and population. The following is a selection of these publications.

Australian Immigration: Consolidated Statistics 1991–92, No. 17, Statistics Section, Bureau of Immigration and Population Research.

Australian Immigration: A Survey of the Issues [second edition] by Mark Wooden, Robert Holton, Graeme Hugo and Judith Sloan, National Institute of Labour Studies, Flinders University of South Australia.

Australia's Population Trends and Prospects 1993 by Jing Shu, Siew Ean Khoo, Andrew Struik and Fiona McKenzie, Bureau of Immigration and Population Research.

The Economic Implications of Emigration from Australia by Graeme Hugo, University of Adelaide.

Gender Equity and Australian Immigration Policy by Ruth Fincher, University of Melbourne, Lois Foster, La Trobe University and Rosemary Wilmot, Department of Immigration and Ethnic Affairs.

Immigration and Australia's External Account Balances by P. N. Junankar, David Pope, Cezary A. Kapuscinski and William A. Mudd, Australian National University.

The Melbourne Jewish Community: A Needs Assessment Study by John Goldlust, Jewish Welfare Society Inc., Melbourne.

Migration Oz: A Secondary Education Resource Kit by the History Teachers' Association of Victoria.

The Politics of Australian Immigration edited by Marie Kabala, Bureau of Immigration and Population Research and James Jupp, Australian National University.

Trans-Tasman Migration: Trends, Causes and Consequences edited by Gordon A. Carmichael, Australian National University.

Bureau publications are available for sale at Commonwealth government bookshops.

This report examines the situation of children in immigrant and refugee families during the early 1990s in relation to poverty and other social disadvantages. It extends and complements the 1992 study, *Children of Immigrants: Issues of Poverty and Disadvantage,* which found that children of non-English-speaking immigrants were over-represented in low-income families.

Disadvantage and Children of Immigrants asks: What are the changes in numbers and characteristics of immigrant families living on low incomes or below the poverty line in the early 1990s? What is the impact of low income and other aspects of disadvantage on the children in immigrant families? What are the implications of the findings for policy-makers and service-providers?

The three main sources of data drawn on to consider these questions are a literature review of recent Australian publications relating to children of immigrants and poverty, unpublished national statistics from the 1991 Census and from the Department of Social Security, and an analysis of the third (1993) stage of the Brotherhood of St Laurence's Life Chances Study. The Life Chances Study explores the life chances of 167 children born in 1990 to families in inner suburban Melbourne, in relation to their parents' employment, housing and financial situation, their local neighbourhood and access to services and social supports. While this report considers children of immigrants in general, its focus is on the children of non-English-speaking-background parents who are identified as having the greater disadvantage.

The findings of this study point to the continuing, and in some cases increasing, economic disadvantage of children in NESB families in the early 1990s. It is evident that poverty among NESB families is not simply a short-term problem for newly arrived families. These findings have important implications for policy-makers at all government levels and to service-providers working with immigrant families and their children.

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