

# ELEVEN PLUS

## Life chances & family income

*Janet Taylor ~ Alex Fraser*

**In Australia today children face very different life chances. What is the impact of different family situations on children as they complete primary school? Are all children able to fully participate in the available educational opportunities? How does the gap between rich and poor affect children? How do children see their own life chances?**

*Eleven plus: life chances and family income*, the most recent report of the Life Chances Study, examines the lives of 142 children aged 11 and 12 who have been part of a longitudinal study by the Brotherhood of St Laurence since they were infants.

### ***Eleven plus***

- reports changes in family structure, income, employment, housing and health
- explores the children's current situations including their educational progress and looks at the differences between the children in families on low incomes and those in more affluent families
- presents the children's own accounts of their lives at home and at school and of the wider world
- raises issues of social exclusion and educational disadvantage
- considers the implications of the findings for policy.

### **The study**

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

The aims of the Life Chances Study overall are to:

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

The study commenced with 167 children born in inner Melbourne in 1990. We have now interviewed the families on six occasions. *Eleven plus* presents the findings of the study's sixth stage undertaken in 2002. Data were collected for 142 children (aged 11 and 12), from the children themselves, their parents and teachers.



*This summary presents some of the findings from **Eleven plus**, the latest report from the Brotherhood of St Laurence on the life chances of children*



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# THE CHILDREN & THEIR FAMILIES

## The changing family context

When the children were aged 11 and 12:

- Only one-third of the families still lived in the same inner city area where their child had been born, while the majority had moved elsewhere in Melbourne and some further afield.
- One third of the children had lived in a sole parent family at some stage of their lives.
- Six per cent of children lived with their fathers but not their mothers.
- There had been a slight decrease in families on low incomes (from 30 per cent in earlier years to 27 per cent) and an increase in high-income families (from 18 per cent in 1990 to 39 per cent).

A key finding is that three quarters (74 per cent) of children who were in low-income families aged 6 months were still in low-income families aged 11 and 12. (Low income is defined as below 120 per cent of the Henderson poverty line; high income as above the cut-off for eligibility for Family Tax Benefit A). While some families were able to increase their income, many children were living their entire childhoods in financial hardship. The long-term low-income families included a high proportion of sole parent families, immigrant and refugee parents with limited English, parents with little formal education, and families with large numbers of children.

There had been a number of deaths of the parents over the 12 years. Of the 167 children at the start of the study, 7 per cent were known to have lost a parent.

## The child and the family

Their families continued to play an important role in shaping the lives of these 11 and 12 year olds. Parents mostly felt they were managing well with their children. Those who said they were having problems included some sole parents and parents who described themselves as depressed. Family separations were a major factor in some children's lives.

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

Parents' employment and unemployment both caused family stress. Some children spoke of their parents being tired and grumpy with long hours of work. Unemployment caused financial stress and sometimes led to severe family conflict.

The difficult trade-off for parents between time with children and financial support was a constant theme.

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

Children in low-income families often lacked educational resources at home. Their parents worried that they could not help with homework because of their own lack of education and/or English, and could not afford to employ tutors.

One mother spoke of the cause of her depression:

*I think my lack of education and limited English that I could not help my son in anything that involved with homework. I just feel like a useless mother.*

## Money and the family

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

*That was bad. Because we didn't have enough for dinner. And when our shoes don't fit we don't have money to buy them.*

Low-income parents most frequently found it difficult to pay for their children's school costs, clothes and shoes, and outings. Being unable to meet these costs limited the children's participation both at school and in their social life with friends. A mother commented:

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

Some parents were very aware of the gap between rich and poor in Australia and felt it was increasing and would affect the lives of their children.



# EDUCATION & SOCIAL EXCLUSION

## The child and school

Two thirds of the children attended government schools. Most children were in their final year of primary school, Year 6, while 17 per cent had just commenced secondary school. Friends were a very important part of school for the children. Overall:

- 87 per cent always or often had a good group of friends at school
- 71 per cent always or often got on well with their teachers
- 51 per cent always or often looked forward to going to school.

The children most likely to look forward to going to school were those from non-English-speaking families.

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



## Parents and school

Most parents felt welcome at school and were generally satisfied with their children's schooling. The main areas of dissatisfaction were school costs and class sizes. Parents on low incomes were less likely to participate in school activities.

## Educational outcomes

Teachers assessments of the children's progress in their last year of primary school showed considerable diversity but, on average, the children who were doing better were those whose parents had tertiary education and those whose parents were not on low incomes. Doing well at age 6 was also a strong predictor of doing well at ages 11 and 12. Being in a low-income family meant children were less likely to be among the top performers, however higher family income did not protect children against low performance.

## Social exclusion

The experiences of the children in the study point to the relevance of the concept of social exclusion in considering and explaining some of the impacts of low family income. The children's own accounts of their lives demonstrate the way that low family income can lead to their social exclusion both at school and in the wider world.

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

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

One girl outlined her difficulties:

*I can't go visit my friends and if I get invited to a party I have to ring my friends to take me because I can't walk, because we haven't got a car.*

Within their schools, some children could not fully participate because of unaffordable costs. School costs were a problem for half the families on low incomes (including half the low-income families with children at government schools), in spite of the Education Maintenance Allowance and 'free' state education. Parents reported problems affording school fees and levies, books, uniforms, excursions and camps. Over a quarter (28 per cent) of children in low-income families had missed out on school activities because of costs in the past year. School costs were an even greater problem for children at secondary school. One boy commented secondary school was:

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

## The digital divide

Lack of access to home computers was a major educational issue for children in low-income families. Only 31 per cent had internet access at home (compared with 88 per cent of medium-income families and 100 per cent of high-income families), highlighting 'the digital divide'. Although most schools had computers, access to these was often limited and so they did not necessarily compensate for lack of access at home (or for some children at the local library). As one girl in a low-income family commented:

*Sometimes I feel jealous because some other people ... they're like on the Internet and they buy something and like they get a better result for their project because they've got more information or something.*

# IMPLICATIONS FOR POLICY & PRACTICE

## **Life chances and social exclusion**

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

While this relatively small scale study is not representative of all Australian children, it highlights issues that are faced by many families and raises implications for policy. These include:

## **The family context: income and employment**

For the benefit of children growing up long-term in low-income families, policies need to ensure:

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

## **Acknowledgments**

Stage 6 of the Life Chances Study has been generously supported by the H and L Hecht Trust, the Kingston Sedgefield (Australia) Charitable Trust and the Bokhara Foundation, and through the Family Relationships Services Program of the Commonwealth Department of Family and Community Services. Funding sources for the earlier stages of the study included the Victorian Health Promotion Foundation, the Bureau of Immigration Research, the George Adams Estate, and a Health and Family Services Research and Development Grant from the then Commonwealth Department of Health and Family Services.

## **The school context**

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

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

Schools also need to be resourced to:

- recognise and support the home resources available and to compensate where there is a lack of home resources
- support all children from non-English-speaking families in their language learning, including those born in Australia
- provide affordable assistance for children with specific learning difficulties.

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

The Life Chances Study shows there are structural inequalities, as well as personal factors, affecting the opportunities and outcomes for children growing up in Australia. The challenge is how to address the gap between rich and poor in Australian society to ensure that children's life chances are not unfairly diminished.

## **The Life Chances Study Reports**

*Eleven plus: life chances and family income*

(Taylor & Fraser 2003)

The other reports of the study include:

*Access for growth: services for mothers and babies* (Gilley 1993)

*Beyond the city: access to services for mothers and babies* (Gilley 1994)

*What chance a job? Employment of parents with young children* (Gilley 1993)

*Unequal lives? Low income and the life chances of three year olds* (Gilley & Taylor 1995)

*Kids and kindergarten: access to preschool in Victoria* (Taylor 1997)

*Life at six: life chances and beginning school* (Taylor & Macdonald 1998).

A documentary film *'Life chances'* which involves seven of the families in the study was made in 1994.

The reports can be purchased from the Brotherhood of St Laurence, 67 Brunswick Street, Fitzroy, Victoria 3065.

(email [publications@bsl.org.au](mailto:publications@bsl.org.au) or phone 03 9483 1386)

*Eleven plus* \$20, *Life at six* \$16, the set of the first five reports \$40 (plus postage).

## **For further information**

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