



Now we are 21

An overview of the longitudinal
Life Chances Study

Janet Taylor and Malita Allan

2013



Brotherhood
of St Laurence

Working for an Australia free of poverty

The Brotherhood of St Laurence is a non-government, community-based organisation concerned with social justice. Based in Melbourne, but with programs and services throughout Australia, the Brotherhood is working for a better deal for disadvantaged people. It undertakes research, service development and delivery, and advocacy, with the objective of addressing unmet needs and translating learning into new policies, programs and practices for implementation by government and others. For more information, visit www.bsl.org.au.

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Published by

Brotherhood of St Laurence
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Fitzroy, Victoria 3065
Australia
ABN 24 603 467 024

Ph: (03) 9483 1183

www.bsl.org.au

ISBN 978-1-921623-40-0

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Contents

Acknowledgements	iv
1 Introduction	1
2 The early years	5
Stage 1: Services for mothers and babies	5
Stage 2: Parents' employment	9
Stage 3: Low income, immigrants, and mothers' employment	10
Stage 4: Preschool	13
Summary of the early years	15
3 The school years	16
Stage 5: Family changes and beginning school	16
Stage 6: The middle years of school and social exclusion	20
Stage 7: School engagement at 15	22
Stage 8: School, work and future plans	24
Summary of the school years	26
4 Transitions from school	27
Stage 8½: Early school leaving	27
Stage 9: Pathways and plans at 18	29
Stage 10: Uncertain transitions towards adulthood	32
Summary of transitions from school	34
5 Conclusion	35
References	35
Publications from the Life Chances Study	36

Acknowledgements

The most recent stages of the Life Chances Study have been generously supported by the Prue Myer Fund and the Bokhara Foundation. Charitable trusts that contributed to previous stages included the H and L Hecht Trust, the Kingston Sedgefield (Australia) Charitable Trust, the Myer Foundation, the JM Harrison Charitable Trust and the Edith Kemp Memorial Trust Fund as administered by Equity Trustees Limited, and the Hector Waldron Pride Charitable Trust managed by ANZ Trustees. Earlier stages of the study variously received funding through the Family Relationships Services Program of the Commonwealth Department of Family and Community Services, the Victorian Health Promotion Foundation, the Bureau of Immigration Research, and a Health and Family Services Research and Development Grant from the then Commonwealth Department of Health and Family Services.

Our grateful thanks go to the young people and their families who have participated in the study over the years. The support of the research advisory group has been invaluable. We also wish to acknowledge the helpful advice of our colleagues in preparing this paper, including Dina Bowman, Joseph Borlagdan, Sharon Bond and George Myconos, and we thank Deborah Patterson as editor.

1 Introduction

The Brotherhood of St Laurence's longitudinal Life Chances Study started in Melbourne in 1990. The study has comprised ten stages, the most recent completed in 2012 when the children, who were born in 1990, were 21 years old.

This paper presents an overview of the study by outlining the published findings of each stage. It is designed to enable readers to follow up the diverse topics covered over 21 years, to point to the findings and the policy implications that have emerged and to act as a guide for possible future analysis. We hope readers will turn to the original reports for their rich detail including the parents' and young people's own descriptions of their experiences as well as quantitative analysis. The reports of the early stages are available through the Brotherhood of St Laurence and some libraries. The reports of stages 6 onwards are available on the Brotherhood's website (www.bsl.org.au).

The Life Chances Study

The broad aims of the Life Chances Study are:

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

The Life Chances Study was developed in the context of the Brotherhood of St Laurence's research and policy work on child poverty in Australia in the late 1980s and the need for contemporary longitudinal studies to examine the impacts of disadvantage on children in a changing social environment. The study was inspired by the British documentary films, the *Seven Up* series, and was developed with knowledge of large British, US and New Zealand studies (Duncan 1984; Shepherd 1987; Silva & Stanton 1996). The early stages of the study took a similar approach to Bronfenbrenner's (1979) ecological development model which draws attention to the various settings influencing a child's development and highlights the complexity and interaction of these influences. The child is seen as an active participant in these interactions. The study was also informed by discussions with researchers from earlier Australian longitudinal studies of children from birth, including the Brunswick Family Study, the Australian Temperament Project and the Mater-University of Queensland Study of Pregnancy (see, for example, Bor et al. 1993; Prior et al. 1989; Smith & Carmichael 1992). The study predates by a decade the large 'Growing Up in Australia' longitudinal study. The Life Chances Study can be distinguished from these studies in time and in the diversity of socioeconomic factors explored. It combines quantitative and qualitative analysis, the latter focusing on the way that the parents and the children themselves explain their experience. The study's size (123 young people in stage 10) gives it the advantage of allowing systematic analysis of qualitative data and pathways not always feasible in much larger studies.

The study was designed as a population study in an inner urban area. It sought to explore the life chances of a group of children who were born at the same time in the same place but into very diverse families. While the study sample is not representative of all Australian children, aspects of

the experiences of these families are likely to be shared by many others. The study has continued to follow the families as they moved away from the inner suburbs.

Over 21 years of the study, some 20 publications have been produced. These have included research reports published by the Brotherhood of St Laurence, chapters in books and journal articles. There have also been numerous conference papers and two films.

This overview paper is divided into three sections (covering the 10 stages of the study): the early years, the school years and transitions from school. In each section the stages are introduced and then the findings and policy and practice implications from each publication are outlined. The focus in the overview is on the low-income families in the study and what is needed to improve the situation of the more disadvantaged children and young people. A list of publications is presented at the end of the report.

The study location

The Melbourne inner suburbs in which the young people were born were characterised by large high-rise public housing estates along with 19th century terrace houses and early 20th century detached houses. There were scattered factories of declining manufacturing industries. As an area that had been seen as disadvantaged in the past but was undergoing 'gentrification', it was well supplied with social services. The low-income families in the high-rise flats included migrant and refugee families from Europe, the Middle East and South-East Asia as well as some Australian-born tenants. The more recent residents in the terrace houses tended to be Australian-born couples with tertiary education and professional jobs. Many of the families in the study moved away to middle and outer suburbs in the early stages, with a few moving to regional Victoria, interstate or overseas. As a result, over time a wide range of locations were represented.

Family income

Family income was defined in relation to the Henderson poverty line. Three income levels were used as a basis for analysis: low income was defined as below 120 per cent of the Henderson poverty line, a level Professor Ronald Henderson had defined as 'rather poor'; high income was defined as above the point where other income would exclude the family from a social security pension or allowance; and medium income was between low and high. The actual income level was adjusted (as is the poverty line) according to family size and workforce participation. For example, for a couple with two children with the head in the labour force in 1990 low income was below \$18,778 per annum and high income was above \$31,277 per annum. Income levels were updated in each stage of the study.

What makes a difference?

Before presenting the study stage by stage we look here briefly at issues raised across the stages in relation to what makes a difference to the life chances of children.

During 'the early years' (stages 1 to 4), the study illustrated the way parental income, employment and housing situations impacted on the young children's lives, as did the issues faced by migrant and refugee families. Families on low incomes often experienced multiple stresses in addition to financial hardship, including health problems and family conflict at higher rates than more affluent families. Parents on low incomes reported their children missing out on food and medicines because of costs and they struggled with kindergarten fees. The reports advocated adequate wages for parents in paid work and adequate income support for those not employed. They recommended

progressive universal services with extra targeting taking into account special needs such as low income and/or lack of English.

During the school years (stages 5 to 8), the parents' income, employment and housing situations continued to impact on the children. Difficulties were sometimes compounded by family conflict and separation. Families on low incomes continued to have less access to specialist health services and dental care. The costs of school fees, uniforms and text books were difficult. Children from low-income families were affected by the costs of school and living expenses in general, and missed out both on school activities such as camps and excursions, and on non-school extra-curricular activities and holidays. They were less likely to engage in and do well at school. The study pointed to the need to promote a school climate of inclusion, through better resourcing of schools by both state and national governments, and also called for the continued support for low-income families.

Their parents' economic and social situations remained important influences on the young people in their transitions from school (stages 8½ to 10). Whereas young people from higher income families with strong social networks were more able to exercise choice and flexibility, the pathways of others were precarious. The study highlighted the need to: improve the adequacy of income support, support low-income students at university, promote TAFE opportunities, increase careers advice and support and improve the workforce experience of young people.

Over time, children and young people from low-income families experienced the interaction of financial stress with housing problems, stressful family relationships and employment pressures. In turn, this affected their ability to learn, study or complete courses, and impacted on their health and wellbeing. While the formative influence of the early years remained crucial, the findings highlighted that at all stages there were children and young people facing disadvantage and they were not necessarily the same ones. In other words, individuals may experience periods of disadvantage at different ages. The study also illustrates the resilience of some individuals, related to a combination of personal traits and family and social supports.

The following factors that 'make a difference' were identified by the various stages across the 21 years of research:

- adequate family income
- stable affordable housing
- safe, secure and 'family friendly' employment for parents
- accessible public transport
- informal support from family and friends
- health, education and other services that can provide for communication in languages other than English
- affordable health, education and other services, for example, the Maternal and Child Health Service, community health centres, bulk billing GPs and 'free' education
- appropriate learning opportunities for young people with low academic achievement and learning difficulties
- education, training and employment services that are 'youth friendly' and incorporate a holistic approach to wellbeing.

Structural inequalities, as well as personal factors, affect the opportunities and outcomes for children and young people growing up in Australia. The challenge is how to address the gap between rich and poor in Australian society to ensure that the life chances of all children and young people are improved.

In the following sections we describe the stages of the Life Chances study and the key findings for each stage.

2 The early years

The Life Chances Study commenced in 1990 with 167 children born in two adjoining inner Melbourne suburbs. Families were contacted through the Maternal and Child Health Service which is notified of all local births. Of the potential families, 66 per cent agreed to participate in the study; some had already left the area and some declined. Representative of the local population, the families who participated in the first stage included both high and low-income families and a range of ethnic groups, the largest numbers of overseas-born parents being from Vietnam and Turkey.

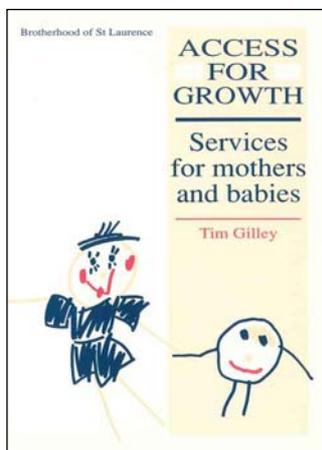
The first four stages of the Life Chances Study were based primarily on interviews with the children's mothers:

- Stage 1 – in 1990 when the children were aged six months
- Stage 2 – in 1991 when the children were aged 18 months
- Stage 3 – in 1993 when the children were aged three years
- Stage 4 – in 1995 when the children were aged four years.

Economic changes during this time included a decline in the already depressed manufacturing industries which had employed many people with limited formal qualifications, including recent migrants and refugees. Major events included the recession of the early 1990s, which was associated with high levels of unemployment in the short term and then with continuing long-term unemployment. At the state level, the newly elected Liberal–National Party government with Jeff Kennett as Premier of Victoria (1992–1999) brought in a program of severe budget cuts, with major cuts to public schools, health and other services and the amalgamation of local governments. These changes made an immediate impact on services available at the local level to the families in the study.

Stage 1: Services for mothers and babies

We have to learn English. The food is different and housing is also different, for example high-rise flat. We never knew that we would have to live in the sky—the twenty-first floor. I have to stay in the high-rise flat with no backyard. I do not have to go and work on the farm but in a factory. (Refugee mother)



Stage 1 of the Life Chances Study occurred when the children were aged about six months and produced five publications.

Families with babies

The main report, *Access for growth, services for mothers and babies* (Gilley 1993a), focused on the accessibility and equality of health and welfare services in inner Melbourne. The data is from interviews with mothers of 167 babies. Face-to-face interviews, typically of one and a half hours, were conducted with mothers either in their own home or in a place that suited them. Bilingual interviewers spoke with Vietnamese, Chinese and Hmong mothers, while interpreters were used for interviews with three Turkish women and one Yugoslavian woman.

At the beginning of the study the families were, by chance, evenly distributed between the three levels of income: low, medium and high. The mothers in families on low incomes were more likely to be younger (46% were between 22 and 29 years old), to have more children (35% had three or more children) and to live in public or private rental accommodation (94%) than those in the medium and higher income groups. Also two-thirds of low-income mothers were born overseas.

Mothers in low-income families were significantly¹ more likely than other mothers to report the following stressful life events: poorer health for themselves and their children, difficulties in management of children and serious marital and financial problems. They were also less likely to rate their lives overall as happy.

Regarding social support, low-income mothers had substantially less support from the child's father, their own parents, their partner's parents or friends, than did the mothers in more affluent families. They had greater need for services due to greater problems and stresses and less informal support. While they were more likely to use community health centres and public hospitals, they were less likely to use services such as antenatal classes, obstetricians, paediatricians, the Nursing Mothers' Association and child care. Mothers in families on low incomes in particular indicated the importance of maternal and child health centres to their health and wellbeing.

A book chapter, 'The Life Chances Study' (Gilley 1994a), was also produced detailing the mothers' experiences of depression and services related to it. While maternal depression was experienced by mothers across a range of socioeconomic groups, those in families on low incomes faced greater barriers in seeking relief from depression, with less formal or informal support.

Policy and practice implications

This stage of the study highlighted the need for services to be accessible for mothers with young children. Identified barriers to service use included lack of access to services which charged fees, lack of information about what services were available and lack of self-confidence to become involved in services such as new mothers' groups. Geographic isolation was not a major issue in inner urban Melbourne, a relatively 'resource rich' environment.

In the area of health services, Medicare had removed a number of cost barriers, and there was continued free care through bulk-billing GPs, public hospital care and services provided by maternal and child health centres. However mothers reported difficulty paying for pharmaceuticals and specialist medical and dental services.

The findings supported a number of elements of 'progressive universality' to improve the life chances of children:

- adequate and guaranteed income and secure housing
- a universal framework of services
- positive and counter-discrimination measures on behalf of disadvantaged groups.

The report argued that special supports were needed to assist mothers in families on low incomes to participate in so-called universal forms of support/intervention. Particular attention needed to be paid to improving access to services for mothers in families on low incomes suffering from depression, as well as strengthening informal support networks.

¹ Statistical significance at a level of probability of .05 using chi-square.

Immigrant families

A special analysis funded by the Bureau of Immigration Research (BIR) was conducted in relation to migrants and refugee families for the report *Children of immigrants: issues of poverty and disadvantage* (Taylor & MacDonald 1992). In addition to a literature review and statistical data analysis on poverty among children of immigrants at the national level, findings were presented from the first stage interviews of the Life Chances Study, specifically with the mothers in families with at least one parent born overseas (81 children). There was a further focus on those families with both parents from NESB birthplaces (48 children). These were predominantly from South-East Asia, particularly Vietnam, with smaller numbers from the Middle East and Europe.

While not all children of NESB immigrants were disadvantaged, children in NESB families were significantly overrepresented among those in poverty in the Life Chances Study: 54 per cent of the NESB children were in families with below poverty-line incomes (in contrast to 18 per cent in other immigrant families and 8 per cent in families with Australian-born parents).

There was a wide range of variables on which the children in NESB families could be seen as disadvantaged in comparison with other children born in the same suburbs: relative low incomes, high unemployment, parents' lack of English, parents' limited education, rental and 'high-rise estate' housing, less social support for mothers with young babies and less access to relevant services.

A further analysis was published in relation to Asian immigrants, 'Life Chances: issues of childrearing and poverty among Asian immigrants' (Taylor 1994). The data is based on the first stage interviews with 33 mothers who belonged to families in which both parents were born in Asia. Most of the mothers were from Vietnam (21), but others were from China (4), Hong Kong (2), Malaysia and Singapore (2). There were also four Hmong hill tribe women from Laos. These families from Asia had arrived in Melbourne relatively recently compared to the other migrant parents in the study.

Almost three-quarters of the Asian families were living on incomes below or near the Henderson poverty line. Their low family income was linked to high unemployment, low wages and family separation. The parents' limited English and education and the economic recession and restructuring of the early 1990s all made obtaining adequate employment and income elusive for many families. The mothers' employment opportunities were restricted by their recently having given birth and by their childcare responsibilities. The larger number of children in the Asian families also meant that their low incomes had further to stretch.

For many of the Asian families, their lack of choices resulting from low income interacted with their lack of choices because of language difficulties, their lack of knowledge of services as recent arrivals, their lack of social supports with relatives mostly overseas, and the trauma of their refugee experience. These factors combined to produce a situation of multiple disadvantages.

Most mothers received some help with their baby from relatives in the first weeks after the birth, although the Asian mothers were slightly less likely to receive help than the others. Asian mothers were less likely to attend prenatal classes or breastfeed their baby.

Policy and practice implications

This analysis pointed to the importance for health service providers to take into account the diverse situations of Asian families, both in planning services and in working with individuals. The low rate of attendance at prenatal classes, the low rate of breastfeeding and the mothers' reports of unwanted pregnancies indicated their need for the extra information about their options.

Overall the findings pointed to the need for adequate employment, income security and housing for the immigrant parents, and support services that were able to target NESB families with children, taking into account low family income as well as language and cultural factors.

Location and services

A separate data collection and analysis was undertaken in 1992, as reported in *Beyond the city: access to services for mothers and babies* (Gilley 1994b). This focused on issues of access to services for residents on the fringe of large cities. The data was based on 23 small-group discussions with 146 mothers living in four areas of Victoria: the Melbourne outer-urban growth areas of Cranbourne and Melton; a growth area on the outskirts of the major provincial centre of Geelong; and the provincial centre of Ballarat. The mothers' experiences of birthing and early childhood services in these four areas were contrasted with those of the mothers in the Life Chances Study who were living in inner-urban Melbourne. Data were collected in 1992, a time of economic recession.

Regardless of income, mothers in the outer areas were generally happy with birthing and early childhood services, the major exception being the lack of public transport. There was a particularly high level of satisfaction among mothers with maternal and child health services due to easy access, good quality service and availability for use by all mothers.

In terms of their access to the services needed for their babies in outer areas, the most disadvantaged group identified were mothers who were living on a low income and had no access to a car. These families had often suffered from the recession. The negative effects of low family income on access to quality services, and on family life generally, were more important than any negative effects associated with location.

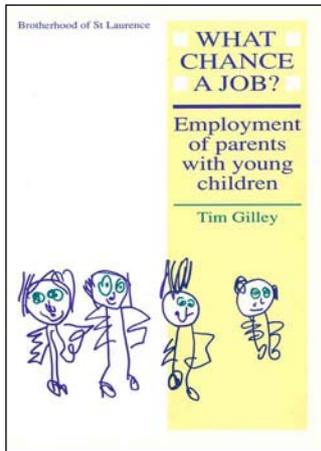
Policy and practice implications

Comparing the outer and inner areas, the study found that the inner-urban areas, despite the presence of higher income residents, had greater overall levels of disadvantage than the growth areas: higher long-term unemployment, more sole-parent poverty, and more people of non-English speaking background, all of which demanded more services. Those from the high-growth areas outside the main metropolitan area seemed better positioned to benefit from future economic expansion and job growth.

The major issues to be considered in improving birthing and early childhood services for families on low incomes in the outer areas included level of family income, cost of services, public transport and other problems of quality and access to services.

Stage 2: Parents' employment

I want to be here for my children. I think these are the most important years and I want to be here to see them grow up and help them. (Mother with four children)



Stage 2 of the Life Chances Study occurred when the children were aged about 18 months, during a time of economic recession, and focused on parents' employment.

There is one publication for stage 2, the report, *What chance a job? Employment of parents with young children* (Gilley 1993b). Data was collected from phone interviews with mothers of 160 children. There was a sample loss of seven families between the first and second stages.

Unemployment and to a lesser extent low-paid work were major causes of increasing rates of poverty among the study families. Two groups were identified as experiencing disadvantage: young Australian-born sole parents with low levels of education and little or no employment experience and NESB families with parents who had little or no English and were either unemployed or in low-paid work.

Employment was clearly a pathway into better incomes for the majority of families. However for a sizeable group of employed families (17%) their income was still low. The major issue here was not low wages associated with part-time work, but low-paid, full-time employment of the male breadwinner. For these families, paid work was not providing a pathway out of poverty.

This stage of the study found an increasing polarisation of advantage and disadvantage in employment (and income) and there was little movement out of unemployment. Women not employed before their child's birth were usually not employed at stage 1 or 2. Over half the fathers not employed at stage 1 had been in this situation for 12 months or longer and had not found paid work by stage 2, highlighting the increasing long-term unemployment for male breadwinners. Most of the mothers who found employment by stage 1 or 2 had partners in paid work and family incomes well above the Henderson poverty line.

When low income continued to stage 2, lack of paid work or low-paid work was usually combined with low levels of education and/or lack of English. Factors that precipitated lower income at stage 2 included recent loss of a job or marital separation, while what increased family income was increased workforce participation.

Potential barriers to employment included low levels of education, lack of English ability associated with a non-English speaking background and a history of no paid work or low-paid work. In many of the NESB families both parents spoke little or no English.

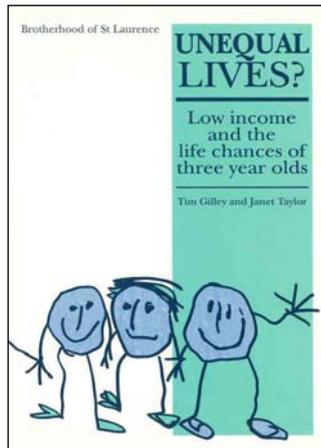
The sources of employment that many of the least educated families relied on, such as the textile, clothing and footwear industries and car manufacturing, were the very areas where opportunities were reducing. Even if strong employment growth occurred in the subsequent years, it seemed unlikely to improve the employment situation of the most disadvantaged families.

The study recommended urgent action by government and community to address employment disadvantage of the least educated and least skilled groups.

Stage 3: Low income, immigrants, and mothers' employment

She's getting on good, real good. She's got a bit of a cough at the moment but she's on antibiotics and cough mixture. She took an overdose. She's very hyperactive and the doctor put her on Phenergan at the hospital and I put it up there on the cupboard and she got it. She's unbelievable, she can climb ...

It makes you wonder, doesn't it? What's in store for them? (Low-income sole mother)



Stage 3 of the Life Chances Study, which occurred when the children were aged two to three years, produced three publications.

Three-year-olds

The main report, *Unequal lives? Low income and the life chances of three-year-olds* (Gilley & Taylor 1995), presented findings from interviews with mothers of 161 of the initial 167 children, as well as with 125 of the fathers. The face-to-face interviews with mothers typically took one and a half hours, whereas the interviews with fathers were briefer. Where possible the same person, including bilingual interviewers, conducted the interviews at each stage with the same family.

As in earlier stages, families on low incomes were more likely than those on higher incomes to include only one parent, to have a non-English speaking background, to have parents with limited education and to have unemployed parents.

The situation of the families had become more unequal over the two and a half years of the study, with more families now having incomes below the Henderson poverty line, a decline in the proportion of medium-income families and an increase in the proportion on higher incomes. Some of the increase in the number of families on higher incomes reflected the return of mothers to work as the children grew past infancy.

Children in low-income families faced a range of difficulties. Compared with those not on low incomes, mothers in low-income families were more likely to rate their children's health as fair and their child's temperament as difficult, and to say that they were having problems managing the child and that they received little or no help from the child's father. They were more likely to be facing multiple stresses such as serious disagreements with their partner, financial problems and housing problems. Low-income mothers were less likely to receive help from friends and relatives or be satisfied with their local area as a good place to bring up young children.

By age three, the children of low-income families were being excluded from some forms of participation in the wider world. There was much less use of paid child care (38% low-income families compared with 80% not low-income) and also less use of playgroups and local libraries. The parents worried about the children's future and the effects of low family income on their education and training.

As in earlier stages, mothers appreciated services such as maternal and child health care, hospitals, general practitioners and community health services which assisted the children's development.

Policy and practice implications

The experiences of children in low-income families at this stage of the study suggested the need for early intervention programs to offset the negative effects of early disadvantage, especially given the lack of use of childcare centres, libraries and playgroups which promote pre-literacy activities.

At the state level there were a number of major changes in service provision in 1994 and 1995, but the effects of these had not been felt at the time the third interviews with parents were undertaken. Community health centres had their budgets halved. The changes to maternal and child health services, through the Healthy Futures Program, appeared likely to reduce access for low-income families, as the service would focus on a limited number of appointments linked to stages in the child's development. This was a major concern as these services had been most valued particularly for their accessibility by the mothers earlier in the study.

The challenge raised by the experiences of families in this study was how to ensure that services are truly accessible and responsive to the needs of children in low-income families, including NESB and sole-parent families. Identified needs included:

- childcare/early intervention programs where parents are not in paid work
- programs to involve children in playgroups, libraries and toy libraries
- ensuring that maternal and child health services retain their flexibility to support mothers with young children during times of high need
- continued funding for community health centres to provide support programs for low-income families, particularly NESB families.

Children of immigrants

Special analysis was once again conducted on migrants and refugee families, and was published as *Disadvantage and children of immigrants: a longitudinal study* (Taylor & MacDonald 1994). This was funded by the renamed Bureau of Immigration and Population Research (BIPR). In addition to a literature review and statistical data analysis at the national level on poverty or low income among immigrant families with children, data is drawn from the third stage Life Chances Study interviews of the 43 mothers from NESB families (down from 48 in the first stage). Comparisons were also made with corresponding data from stage 1.

The findings pointed to the continuing and in some cases increasing economic disadvantage of children in NESB families in Australia in the early 1990s. Poverty among NESB families was not simply a short-term problem for newly arrived families, but was 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 limited English-language proficiency.

The percentage of children living in families with incomes below the poverty line increased between 1990–91 and 1993. Of the children with two NESB parents, 63 per cent were living in families with incomes below the poverty line (up from 54%). The main cause for this increase was the father's loss of employment, with other factors including parental separation and the 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.

At this time, when the children were three years old, the impact of low incomes in the NESB families included direct effects such as difficulties in affording food, medication and clothing for

their children. Housing had become an increasing problem, identified as serious by a third of the NESB families. 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 mother's fatigue or depression reduced the mother's capacity to meet her children's needs. Many of the families experienced multiple interacting disadvantages including low income, unemployment, lack of English, limited education, high-rise housing, lack of informal social support and lack of access to some health and community services.

On the other hand, factors that lessened the impact of low income for some NESB 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.

Policy and practice implications

Implications for policy makers and service providers included the need to take into account the diverse situations of immigrant families and to acknowledge that, while many immigrants prosper, many do not and their needs must be met if their children are to participate fully.

On the wider policy level there was the need to reduce unemployment and ensure adequate income support. At the local level there was the need for accessible support services to be made available for NESB mothers with young children and few informal supports. Such services ranged from family planning, antenatal care, home help, child care and ethnic support workers to playgroups and women's groups. Initiatives required included employment policies providing adequately paid employment for parents with limited English and education; appropriate training opportunities for mothers with limited English and with young children; accessible support services for NESB mothers with young children; quality, affordable child care to meet the needs of both mothers and children; and affordable kindergarten (preschool) places to prepare children for school.

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

Employment for mothers

An article was produced entitled 'Issues of paid employment for mothers of young children' (Taylor 1996) for the Department of Education Employment Training and Youth Affairs (DEETYA). The analysis compared stage 3 data with corresponding data from stage 1.

The families in which the mother of very young children had undertaken paid employment were typically, though not exclusively, families with medium or high family income; with the father in paid employment; with Australian-born parents; with a tertiary-educated mother; and with one to three children. In other words it was the more affluent and better qualified mothers who were in paid employment. Unexpectedly, the birth of an additional child made a relatively small difference to the mother's likelihood of being employed.

The most frequent reason given by mothers for not being in paid employment was that their children were too young and they preferred to look after them themselves. Other reasons included lack of job opportunities and childcare problems. Almost a quarter of the non-working mothers said their partner was opposed to them working. The partner's opposition and language problems were

significantly more common for the mothers who had had no paid work since the child's birth than for those who had found paid employment.

The findings gave a strong indication of the likelihood of continuing inequality between on one hand those families with the advantages of both parents in employment, higher family income and higher parental education and on the other those families with low incomes, no parent in work, parents with limited education and larger numbers of children to care for.

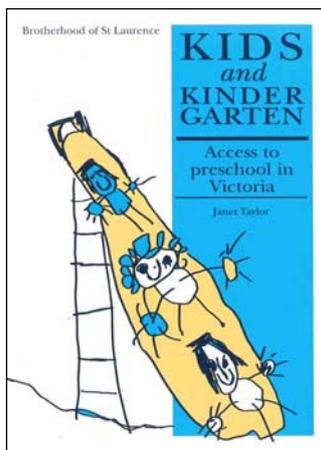
There was a complex interaction between the mothers' actual workforce participation, the reasons they gave for this and their stated preferences, as they balanced what they would like and what they saw as possible. While a mother who was not employed might say she would prefer to work full-time for the money, she often had several reasons for not looking for work, starting with the young age of her children, and this was in turn associated with her assessment of the available jobs and whether they would pay sufficient wages for her to afford childcare for a large family, perhaps in the face of her partner's opposition.

Policy and practice implications

Several issues needed to be addressed for labour market and training programs to assist women with low education and skills who were unattached to the labour market to gain employment. These issues included flexible hours and childcare during training and employment—for those with very young children or large families. Lack of English language proficiency among NESB mothers, including those who were no longer defined as recent arrivals needed to be addressed, as did literacy issues both for NESB and Australian-born mothers who had no more than primary schooling. Lack of work experience also needed program responses, especially for young mothers who were early school leavers, as did lack of Australian work experience for NESB mothers.

Stage 4: Preschool

I had to pay off kinder weekly so fortunately I was paying \$20 a fortnight and then third term I was having a lot of trouble with money. I actually got a notice, if we didn't pay the money my child would be asked not to come back to kinder. I wasn't the only person. There's a few who got that. (Mother in unemployed family)



Stage 4 of the Life Chances Study occurred when the children were aged around four years. This was the year in which most of the children were eligible to attend preschool (or kindergarten as it is called in Victoria) and the year before most of the children commenced school.

There is one report from stage 4, *Kids and kindergarten: access to preschool in Victoria* (Taylor 1997). Data was collected from interviews with parents of 149 children. Interviews were conducted with the mother, except for one family in which the father was the sole parent. They were semi-structured, typically took 15 to 30 minutes and were conducted by telephone. Face-to-face interviews were undertaken with the few families without phones and with some

where an interpreter was used. Interview schedules were sent to the 8 per cent of families who had moved interstate or overseas, to complete in writing.

In the year before they started school the children attended a range of preschool and other services: 79 per cent attended kindergarten; 12 per cent attended a childcare centre with a preschool program; 3 per cent attended a childcare centre with no preschool program; 3 per cent attended pre-prep at a private school; and 3 per cent undertook no formal activity.

Most of the children attended kindergarten in this year irrespective of family income: 76 per cent of those in families on low incomes and 80 per cent of those in other families. In families who had consistently low incomes throughout the five years of the study, an even larger proportion (88%) of the children attended kindergarten. However, the children in low-income families were significantly less likely to have attended three-year-old kindergarten the previous year. The cost of kindergarten was a major issue for low-income families, with 44 per cent saying they had difficulty in affording the fees, even though many received a rebate.

Many NESB families placed great value on kindergarten as preparation for school and as a venue for their children to learn English. However, in addition to issues of fees, the low-income NESB mothers reported difficulty in communication with kindergarten teachers because of lack of English.

Of the five children who had no formal preschool activity, four were in low-income families. The main reason for their not attending kindergarten was the cost of fees. Other reasons included cultural factors and lack of a kindergarten near their home.

Policy and practice implications

This stage of the study indicated a need for safeguards to ensure that no children were excluded from preschool education because of cost. Victoria's kindergarten fees were typically higher than those in other states.

Given the diverse settings of preschool programs, and the funding pressures on kindergartens and childcare centres, there was a need to ensure that quality programs were provided in both settings.

Children were (and are) entitled to only one year of state-funded preschool education. This limited access to kindergarten for a number of children with particular needs, many of whom came from low-income families. There was a need to examine if their requirements could be better met, for example, through additional services for children with educational disadvantage, ready access to a second year of kindergarten, and a focus on language learning for children from non-English speaking homes.

The study found that it was important for kindergartens to be resourced to promote communication with parents of all children, including NESB parents. Opportunities for children from NESB families to learn English before starting school needed further exploration. Kindergarten and childcare centres provided important opportunities for children to learn English, but the extent to which the staff had appropriate skills and time needed to be considered. Teaching English as a second language at a preschool level was deemed to be an important area of professional development for early childhood education staff.

Summary of the early years

The findings of the early stages of the Life Chances Study highlighted the needs of low-income families. The low-income families included a high proportion of sole parents, unemployed parents, recent immigrants and refugees, large families, and parents in low-wage work and with limited education and training.

Mothers in low-income families were more likely than others to report that they and their children had health problems, that they had difficulties managing their child, had serious marital problems and had serious financial problems. They also had less support from partners, parents and friends than the more affluent mothers. In brief, they faced more problems with fewer informal or formal supports.

There was a need for employment options for parents with limited education and English; adequate income support for families without adequate paid employment; and appropriate housing for families with young children.

Free universal services such as the Maternal and Child Health Service served all families well. Access to services was limited by increasing 'fees for service' and other costs, as well as by information and language barriers. The studies of immigrant families highlighted the need for targeted services which took into account low income as well as language and cultural factors.

3 The school years

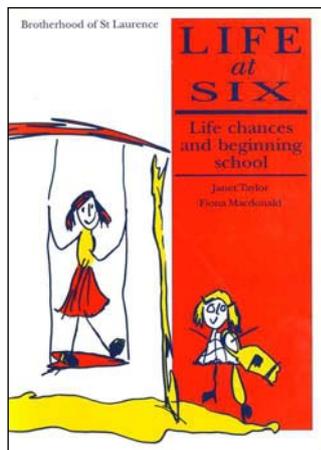
‘The school years’ were covered by four stages of the Life Chances Study:

- Stage 5 – in 1996 when the children were aged 6 years
- Stage 6 – in 2002 when the children were aged 11 or 12 years
- Stage 7 – in 2005 when the young people were aged 15 years
- Stage 8 – in 2006 when the young people were aged 16 years

This period from 1996 to 2006 included the years of the Howard federal government, a time of uneven prosperity in Australia with a growing gap between the rich and the poor. There was increasing emphasis on education and on completing 12 years of schooling. At the same time there was increased government funding for private as opposed to public education, and costs increased at the nominally ‘free’ public schools. The rapid change in information technology created a digital divide.

Stage 5: Family changes and beginning school

I get stressed and worried with my back problems. It makes things difficult doing housework, and work possibilities are very limited. We had hard times but it pulls you together sometimes. I try not to scream or hit the children. I want them to be happy as they get so little. (Mother with large family)



Stage 5 of the Life Chances Study, which occurred when the children were aged about six years, resulted in two publications, the main report and an extra analysis of housing.

The six-year-olds

The main report, *Life at six: life chances and beginning school* (Taylor & MacDonald 1998), focuses on the changes in the families’ lives from the birth of the children to when they were six, as well as the children’s health, development and progress in school. Data for 148 children was collected when most of them were completing their first year of school and 20 per cent were in their second year. For each child, data was sought through a mother’s questionnaire, a father’s

questionnaire, two activities undertaken by the child with the interviewer (Copying Skills, Primary Reading Test) and two checklists completed by the child’s teacher (ACER Teacher Assessment of Progress in Reading, BASE [Behavioural Academic Self-Esteem] Rating Scale).

Family changes

Changes in location, family structure and family income were of particular interest to the study.

The families had high geographic mobility: almost three-quarters had moved away from the inner suburbs since the children’s births. By the end of 1996 only 26 per cent were still living in the original study area. Many families had moved within Melbourne, but a few were in country Victoria and some were living interstate (7%) or overseas (8%).

There had been many changes in family structure within the 12 months before the 1996 interview. These included the deaths of two parents, the births of 11 new babies, eight parental separations, five mothers re-partnering and 14 households with other relatives moving in or out. Overall by the time they were six-year-olds, 74 per cent of the children had been living continuously with both their natural parents and 26 per cent of the children had lived in sole parent families at some stage, including five per cent who had lived continuously in sole parent families.

At this stage of the study, almost one-third of the children lived in families on low incomes (defined as below 120% of the Henderson poverty line). While this proportion had remained fairly constant over the six years, almost a quarter of families had moved in or out of the low-income group:

- 19 per cent of children were in low-income families at three ages (6 months, 3 years and 6 years)
- 24 per cent of children were in low-income families at one or two of these ages
- 57 per cent of children were not in low-income families at any age.

Families' movements in or out of the low-income category over time were generally related to changes in employment, but some were related to parental separation or re-partnering.

As in earlier stages, in comparison with those whose family income had never been low, children whose families had been on low incomes at some or all stages of their lives, were significantly more likely to live in sole parent families, to live in larger families (with four to seven children), to have two parents from non-English-speaking countries, to have fathers and mothers with no more than 10 years of education, to have fathers and mothers not in paid employment, and to have moved home more than twice.

While there were similarities on many measures of health and development, mothers in low-income families were more likely than other mothers to say their children were only in fair health and less likely to say they were in excellent health. They also reported a higher proportion of accidents, dental problems and language problems, including problems with English for children from non-English speaking homes.

In terms of family relationships, low-income families continued to report more stresses and fewer supports. For example mothers in low-income families were significantly more likely than those in families not on low incomes to say they had serious financial problems and that the child's father was not very involved with the child. Mothers in low-income families were significantly less likely to describe themselves as happy and to have assistance available from the children's grandparents, from friends or from neighbours.

The children in low-income families were significantly less likely than other children to live in a neighbourhood their parents rated as excellent for children, play with friends away from school, be involved in sport, music or dance classes, be involved in any formal activities, and have been away on holiday in the previous year.

Some children in low-income families were getting on well both at home and at school. However, on average, the low-income families were experiencing more difficulties and the children were more likely to be 'missing out'. Some of these difficulties resulted from the families' low income situations, but the difficulties also reflected the relatively high proportion of sole parents, NESB families and of families with no paid employment. The families on long-term low incomes said the costs they found most difficult to meet for their children included clothes, medicine, schooling,

birthdays and toys. Almost half the parents on long-term low incomes said the family's financial situation had already had a negative effect on the child.

School

Beginning school is an important transition point for most children. While opening up new opportunities, the school environment also placed new demands on children and on parents.

Although only in their first or second year, 17 per cent of the children had changed schools, mostly because their family had moved. Low-income families were moving to change rented accommodation, seek employment or as a result of parental separation.

In most families the mother was the parent who had most contact with the school. Most mothers found the school welcoming, and the majority had developed strong communication links with their children's teachers and were satisfied with the contact. However, mothers from non-English speaking, low-income families participated significantly less in school activities and some reported difficulties in communicating with teachers. Even when interpreters were used by the school, they were not always present when needed.

Overall, there were high levels of satisfaction with the child's education. However, a significant minority (almost one in five) of the mothers were dissatisfied with each of the following: class size, school resources and playground space.

More of the parents in low-income families had difficulty affording schooling costs. While parents tried to give priority to these costs, a few children were missing out on such things as school excursions, performances or sporting activities. Children in low-income families were also less likely than others to have 'educational' resources within the family, including computers and children's books. They were less likely to have stories read to them and their parents felt less able to help with homework.

Academic performance was associated with family factors. The children who did less well on average at school were more likely to come from low-income families, to have parents with less formal schooling, to have a home language other than English and to live in families with parental conflict. The children in families on long-term low incomes had, on average, significantly lower reading scores and BASE scores than the children in families on low incomes at no stage, but their scores did not differ greatly from those of the children in families who were on low incomes at one or two stages.

Policy and practice implications

The findings pointed to a number of challenges for the wider Australian society to ensure optimal conditions are created in which children can develop. These included:

- providing family contexts where income is adequate for their basic needs
- ensuring continuing access for children to affordable health and dental services.

Challenges for the school system included providing adequate resources for schools:

- to respond to the diversity of family backgrounds and children's needs
- to ensure that children are not excluded from fully participating in school because of costs
- to provide appropriate support to enable children whose parents have limited English language and/or literacy skills to fully develop their own language skills.

Studies of older children and young people ‘at risk’ have pointed to the importance of early intervention with schools as strategic sites for detection and intervention, and have urged cooperation between schools and community organisations for effective action. The stresses on some of the 6-year-olds in this study suggested the need for action at the primary school level.

Housing pathways

Extra analysis of the data collected for the main report informed a special publication, *Life chances and housing pathways of families with young children* (Taylor 1999). This short report compares the families’ housing at the commencement of the Life Chances Study with their situation in late 1996 when the children were six years old. A recent journal article (Taylor 2012) updated the data to when the children were 18.

Families on low incomes were much more likely to have had a number of housing changes than were more affluent families. Almost half (46 per cent) of the families on low incomes had moved three or more times in the first six years of the children’s lives, compared with 25 per cent of the families not on low incomes.

Very few low-income families were home purchasers at the commencement of the study. Half of the families on low incomes were public tenants and most of the remainder were private tenants or in shared housing arrangements. Six years later public rental remained the most frequent housing for these low-income families, followed by private rental and home purchase. Only 23 per cent of low-income families were home purchasers, a small proportion compared to the 81 per cent of families not on low incomes who were home owners or purchasers.

The families who had moved out of public housing were mostly NESB two-parent families who were purchasing homes in the outer suburbs. Overall the families most likely to remain in public housing were sole-parent families and families with unemployed parents.

Experiences of living in public housing included the difficulties of bringing up children in high-rise flats, the need for more space and fears about drug use and personal safety in public housing estates. On the positive side, the proximity of shops, services and public transport was often mentioned and, for some families, the closeness of friends and relatives.

Less than half the public tenants (45 per cent) in the study in 1996 rated their neighbourhood as excellent or good places to bring up children. This contrasted with 90 per cent of home purchasers and 79 per cent of private renters. The costs of moving out of public tenancy included the likelihood of higher housing payments and, especially for private renters, insecurity of tenure.

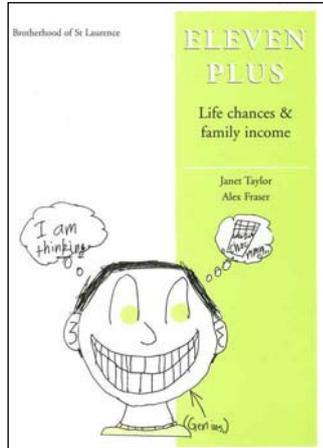
The benefits of public housing included a place to live on arrival in Australia and a stepping stone to home ownership for some families with employment. For others, including sole parents and long-term unemployed parents, public housing represented affordable accommodation.

Policy and practice implications

The increasing need for two incomes in order to be able to purchase a house made home buying elusive for many families. Continuing high unemployment, downward pressure on wages and casualisation of the workforce provided a context in which affordable and secure housing remained problematic for many families. Many low-income families would remain dependent on rental housing, either in a ‘tight’ and insecure private rental market or in public housing suffering from reduced funding and availability. The findings confirmed the need for government to provide additional housing assistance to give low-income families access to affordable and secure housing.

Stage 6: The middle years of school and social exclusion

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. (11-year-old)



Stage 6 of the Life Chances Study occurred when the children were aged 11 to 12 years. There are two publications, the main report and a journal article.

The 11 and 12-year-olds

The main report for stage 6, *Eleven plus: life chances and family income* (Taylor & Fraser 2003), focuses on the changes in the families' lives from the birth of the children to when they were aged 11 and 12, as well as the children's progress in school and issues of social exclusion and educational disadvantage. Data for 142 children was collected from the children themselves, their parents and their teachers. Parents (mostly mothers) completed an extensive primary carer's questionnaire through face-to-face interviews or by mail or

phone. There was also a shorter father's questionnaire. The children completed a short 'About Myself' survey and teachers completed an 'Academic Competence' checklist for each child. Additional open-ended interviews were held with parents and the children in 54 selected families: 44 families who were on low incomes in the first six years of the study and ten higher income families who were considered advantaged at the commencement of the study.

The family context

When the children were aged 11 and 12, 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). While some families were able to increase their income, many children were living their entire childhoods in financial hardship. There had been a number of parent deaths over the 12 years. Of the 167 children at the start of the study, seven per cent were known to have lost a parent, an unexpectedly high number which occurred across income groups. At this stage, six per cent of the children lived with their fathers but not their mothers.

Parents who said they were having problems managing their children included some sole parents and parents who described themselves as depressed. Family separations were a major factor in some children's lives. Unemployment caused financial stress and sometimes led to severe family conflict. The difficult trade-off for parents between time with children and working to provide financial support was a constant theme. As in earlier stages, the 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 limited education and/or English, and could not afford to employ tutors.

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. As in stage 5, low-income parents frequently found it difficult to pay for their children's school costs, clothes and shoes, and outings.

School

Two-thirds of the children attended government schools. Most children were in their final year of primary school, while 17 per cent had just commenced secondary school. Friends were a very important part of school at this stage. The children most likely to look forward to going to school were those from non-English speaking families.

Most parents felt welcome at school and were generally satisfied with their children's schooling. As in stage 5, the main areas of dissatisfaction were school costs and class sizes, and parents on low incomes were less likely to participate in school activities.

Doing well on the educational measures at age six was a strong predictor of doing well on teachers' ratings at ages 11 and 12. Children from low-income families were less likely to be among the top performers; however higher family income did not protect children against low performance.

Social exclusion

The children's participation both at school and in their social life with friends was limited by parents' income. Children in low-income families often had much more limited contact with the world beyond school and family than those in more affluent families. For example, as in stage 5, children in low-income families were significantly less likely than others to participate in sport, music or dance away from school or to have been on holidays in the past year. Within their schools, some children could not fully participate. 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 with paying for 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 in the past year because of costs. School costs were an even greater problem for children at secondary school.

The 'digital divide' and 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). Although most schools had computers, limited access to these meant they did not necessarily compensate for lack of access at home.

Policy and practice implications

Implications were identified for the young people's families and their schooling. For the children growing up in long-term low-income families, income and employment policies needed 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 need to have time with their parents.

In terms of schooling, at the federal and state government levels there needed to be:

- clear leadership and resourcing of an education policy 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 needed to be resourced to:

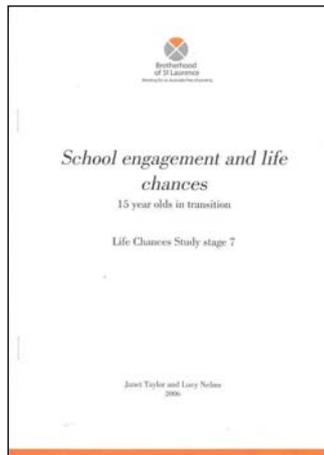
- recognise and support the home resources available and to compensate where there is a lack of home resources
- support all children from non–English speaking families, including those born in Australia, in their language learning
- provide affordable assistance for children with specific learning difficulties.

Changes over time

The article ‘Life Chances: including the children’s view’ (Taylor 2006) was published in the *Australian Journal of Early Childhood*. It drew on data from stages 1 to 6 to show continuity and change over time for the whole sample and for individual families in terms of family structure and income, including the children’s perspectives. It highlighted the high proportion of children who had moved geographically, had experienced family separation and whose families remained on low incomes.

Stage 7: School engagement at 15

My parents think school is very important to me considering they didn’t finish high school because of the Vietnam War or something. And they really want me to do really well in school so I can go to uni and get a really good job and have money because they don’t want me to be like them. (15-year-old)



Stage 7 of the Life Chances Study occurred when the young people were aged about 15 years. The report published in stage 7, *School engagement and life chances: 15-year-olds in transition* (Taylor & Nelms 2006) explored issues of school engagement by following up 41 young people at the age of the end of compulsory schooling in Victoria. All those who had grown up in families on low incomes (33) were selected, as well as a group (8) who had grown up in high-income families. The data collection included an interview with the young people, self-completion of the About Myself survey and an interview with the parents.

Research findings were grouped according to issues around school engagement and the influences of school and family factors.

Most of the 15-year-olds were in Year 9, some in Year 10, one in Year 8 and two at special schools. Two young people, a male and female, had already left school, one of whom was working part time; both were from low-income families. Fourteen of those at school already had part-time jobs and others were looking for jobs. The young people in low-income families typically named education as one of the most important things in their life, alongside their family and their friends. They all said their parents saw school as important (including parents who had had little formal education themselves). Most intended to complete Year 12, although a few wanted to leave earlier, for example to go to TAFE. Not all felt their friends saw school as important.

A school engagement score took into account positive items such as looking forward to going to school, getting on with teachers, enjoying learning and having friends, and negative items such as absenteeism and feeling left out. As a group, the 15-year-olds were less engaged with school than

when they were aged 11 and 12; and those from low-income families were less engaged than those from high-income families.

Aspects of the young people's lives at home and at school interacted to influence their engagement or disengagement with school. A cycle of disengagement occurred for some students where one difficulty fed into another at school.

Young people's positive engagement with school was influenced by school factors such as feeling they were doing well academically, having teachers they could talk to, having friends and participating in school sport and other activities. Problems included feeling they did not understand the work, bullying and feeling left out. Some low-income young people missed out on school activities such as camps because they were too expensive. This could in turn affect their academic work as well as their sense of belonging at school.

Family factors that the young people discussed included the impacts of parental separation and family conflict, the pros and cons of their parents' employment and the problems of low family income. Many felt their parents were supportive of their education and future planning, although some felt their parents' expectations were too high.

The 15-year-olds' suggestions about what would improve school for them included teachers having better control, more assistance for students who were having difficulties and assistance in planning their futures. They emphasised the importance of teachers who would listen to them.

Policy and practice implications

While school engagement was influenced by the young people's family backgrounds, the research literature and this study confirmed that there were important ways in which schools and education policy makers could work to increase the engagement of disadvantaged young people with school. The following issues seemed particularly relevant for each school:

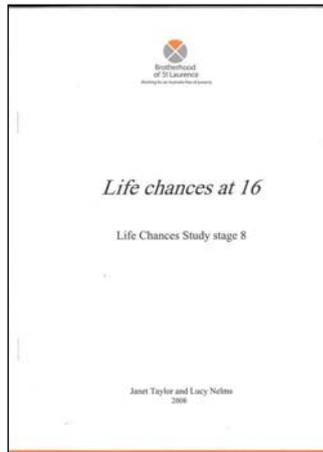
- a climate of inclusion for young people of different ethnic and religious backgrounds or with different academic abilities
- dealing with costs of activities, equipment and fees so as not to exclude students on low incomes
- dealing with absenteeism (wagging) to avoid a harmful cycle of disengagement leading to more absenteeism
- listening to students and engaging with them as young adults.

At the wider policy level the study illustrated the importance of adequate income support for families with teenage children and for the young people who had left home. Policy issues of particular relevance for 15-years-olds included:

- providing non-academic career options, flexible pathways and ways back into education and training for those who had left
- providing affordable post-compulsory education at school, TAFE and university.

Stage 8: School, work and future plans

He hasn't been able to get an apprenticeship because of lack of education. He had such a hard time at school. He was treated badly because he couldn't learn. He can read and write but only basic skills. I blame the education system. It failed him and now it's hard for him to find any work. (Mother of early school leaver)



Stage 8 of the Life Chances Study occurred when the young people were aged about 16 years. The report *Life chances at 16: life chances study stage 8* (Taylor & Nelms 2008) focuses on the young people's engagement with school and work and their future plans. Data was collected for 125 young people (75 females and 50 males). The 16-year-olds and their parents completed short surveys at the end of 2006.

Research findings highlighted family context, school, work, future plans and early school leavers.

Family context

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

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

School and work

The great majority (96 per cent) of the 125 young people who participated in stage 8 of the study were still at school at the end of the year they turned 16. Most were in Year 10, some in Year 11. Overall the 16-year-olds were less engaged with school than they had been as 11 and 12-year-olds; for example they were less likely to report that they looked forward to school, got on well with their teachers or did their homework on time. High engagement with school was associated with high self-rated school achievement, with positive family relationships and with high family income. Conversely, low school engagement was associated with low self-rated school achievement, negative family relationship and high risk behaviours.

Some 40 per cent of the 16-year-olds were working part-time when surveyed and 33 per cent had had some paid work in the past, while 19 per cent had never had paid work and the remainder (8 per cent) did not specify their work experience. None of those who had left school had paid work when surveyed. Young people in medium and high-income families were more likely to be

currently employed, although those in low-income families were working longer hours. Those with low school achievement were more likely to be working than those who rated their school achievement as better than their peers.

Future plans

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

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

The five 16-year-olds who had already left school had all had low engagement with school before they left; most were from low-income families and several had learning difficulties. While some had tried further study or work since leaving school, none was employed or studying when surveyed. Though a small number, they illustrated different aspects of early school leaving. They suggested a typology of early school leavers for whom different resources and supports need to be available: for example, a boy with a long history of attention and behaviour problems at school, who struggles academically; a boy who achieves reasonably well, but truant and is in conflict with his teachers; and a girl who drifts out of school because of changes in her family situation.

Policy and practice implications

This stage of the study called for greater investment in the education and support of students who were struggling academically or had challenging behaviours. Such investment in these young people before they left school was likely not only to improve their individual life chances but also to benefit their peers at school. Assistance with training pathways beyond school was also critical.

State and federal governments had developed a number of transition programs for students.

Nonetheless, the findings suggested that schools needed to be better resourced:

- to provide teaching supports and approaches to meet the needs of students who are struggling with learning and/or with social difficulties
- to improve pathways to vocational training
- to work with disadvantaged parents around their children's future planning
- to identify and support students at risk of early school leaving.

Summary of the school years

The findings of the Life Chances Study during ‘the school years’ continued to highlight the needs of low-income families. On average, the children from low-income families, particularly those in which the language spoken at home was not English, were rated as educationally behind the children from other families as they started school. Though there were individual exceptions, children living in families with low incomes were less likely to do well in their school years than those in higher income families. At the other end of their schooling, those from low-income families were more likely to leave school early or, if they stayed, attain lower VCE scores on average than those from high-income families.

Low school engagement was associated with low self-rated school achievement, negative family relationships and high risk behaviours. Promoting school engagement and preventing exclusion from school and further educational opportunities was seen as crucial.

Schooling costs were a persistent barrier for low-income families. Children in low-income families missed out on school excursions, performances and sporting activities in primary school. They were also less likely than others to have ‘educational’ resources within the home such as children’s books and later computers. In high school they continued to miss out on activities such as camps, and struggled with costs of equipment and fees.

The study recommended that primary and secondary schools need to be better resourced by both the federal and state governments in order to compensate for a lack of home resources, support all children in their language learning, provide affordable assistance for children with specific learning and/or social difficulties, deal with absenteeism, improve pathways to vocational training, and equip disadvantaged parents to guide their children’s future planning.

Since children in low-income families often changed schools due to their parents’ housing difficulties, a need was identified for additional housing assistance from government to give low-income families access to affordable and secure housing. There was also a need to ensure continuing access for children to affordable health and dental services.

4 Transitions from school

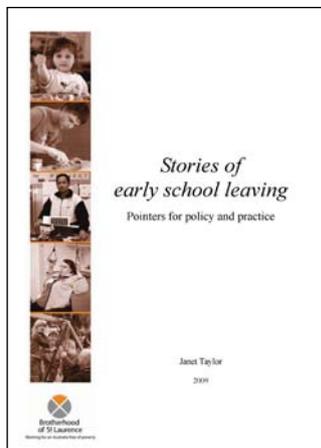
‘Transitions from school’ comprises the most recent three stages of the Life Chances Study:

- Stage 8 ½ – in 2007 when the young people were aged 17 years
- Stage 9 – in 2008 when the young people were aged 18 years
- Stage 10 – in 2012 when the young people were aged 21 years

By the mid 2000s there was a strong expectation that young people should complete Year 12 at school and go on to further education and training. Government policies increasingly defined young people in terms of their economic potential as students, consumers and ‘flexible workers’ and there was increased inequality between groups of young people. The years 2007 to 2012, when the Life Chances participants were finishing school and seeking further training and employment, included the global financial crisis of 2008, which saw high rates of youth unemployment in Australia and also saw talk of the two-speed economy with the mining boom in north and western Australia contrasted with a slowdown in other sectors.

Stage 8½: Early school leaving

My support worker’s been really helpful. Like even if I’m upset, or when I was upset with my boyfriend and I was feeling a bit down, she always cheered me up or she’d take me out somewhere. She’s always helpful and she always listens to what I had to say and stuff like that. But even my teachers at TAFE, they’re always nice and caring. (17-year-old TAFE student)



Stage 8½ of the Life Chances Study comprised interviews with a small group of 17-year-old early school leavers between stages 8 and 9. The report *Stories of early school leaving: pointers for policy and practice* (Taylor 2009) explored the stories of the eight young people in the study who had left school aged 14 to 16, using their first-hand accounts to highlight some policy issues for the school to work transition.

The eight early school leavers included three girls and five boys. They came from a variety of family backgrounds. Some were quite disadvantaged and some had longstanding learning difficulties. By age 17, two were no longer living with their parents. The young people’s individual pathways since leaving school were diverse and complex and included experiences of trying to return to school,

attempting TAFE and other post-school training, trying to find work, and using employment services and other support agencies.

The young people had left school typically because of negative experiences at school, rather than because they had an inviting job or training course to go to; only one left primarily for family reasons. They talked of difficulties with schoolwork, for example being overwhelmed with the work or struggling to catch up after missing school, of poor relationships with teachers and of other students being bullies or snobs. Nonetheless, some expressed regret about leaving and advised others to stay although they would not return themselves.

Access to income support was a central issue for some of these young people who were unable to live with their parents while they sought training or employment. Some who lived with their parents felt they could survive with no income of their own, but some of these had very constrained lives. The young people typically found their contact with Centrelink about income support confusing and the eligibility criteria were not explained to them in a way they understood.

Some of the early school leavers expressed keenness to undertake some vocational training, while others, especially those who had learning difficulties at school, were clear that they wanted a job, not a course. Some wanted to work where they could learn on the job, for example in an apprenticeship or an office traineeship, rather than undertake further study as such. Some had commenced but not completed vocational courses which were either too hard or not appropriate. Others, however, were pleased with their courses and with the assistance provided. The young people's experiences of seeking training highlighted issues of access to information and its relevance, the high cost of some training, the availability of associated support and the question of where the training leads.

Most of the young people had some experience of paid work. Frequently this was in fast food outlets; mostly it was part-time and short-term, or even only for a trial period. Many had spent considerable time unemployed and looking for work, handicapped by lack of experience and, after a time, by loss of confidence. In some cases reactions verged on depression.

Since leaving school, the young people had received assistance with training, employment options and future planning, mainly from family, especially parents, and friends. Some had some assistance from Centrelink and Job Network providers, including JPET, although there were mixed responses to the help given. While one young woman had found the push from Centrelink to get into a training course positive, others were critical that they did not receive enough assistance in finding real jobs. Some noted that their Mutual Obligation 'Activity Agreements' contained job search activities that they saw as pointless, and that they were treated as numbers.

While the study focused on the young people's pathways in terms of training and employment, some had found that other aspects of their lives were more pressing at particular times, for example dealing with homelessness, pregnancy and domestic violence. Such issues needed to be taken into account when working with the young people on their training and employment needs.

Policy and practice implications

Employment issues raised by these stories included the shortage of full-time work for early school leavers, the lack of on-the-job training and the question of 'fair' wages for 16 and 17-year-olds. Their failure to find full-time employment reflected the collapse of this part of the youth labour market over the past decades, not simply lack of individual motivation as some policy makers would suggest.

Given both state and federal objectives to increase school retention and reduce early school leaving, the study pointed to the need both to improve the school experience for those at school and to provide well-articulated support and positive opportunities for those who had left.

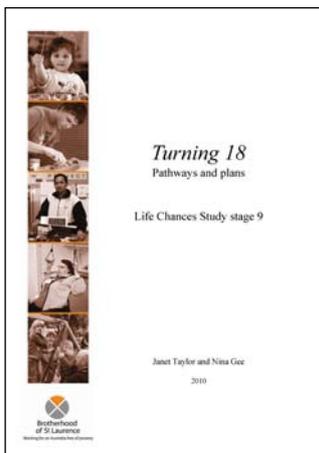
Drawing together the young people's stories and their advice to others led to the following priorities:

- the need for youth-focused services that were readily identifiable and locally accessible, where staff listen to and understand the complexity of the young people's lives, have wide knowledge of employment and training options, and can provide or refer to practical assistance

- the need for Centrelink and Job Network providers to adopt more ‘youth friendly’ approaches and increase their specialist youth services and workers
- support for parents in assisting their young people’s future planning, while taking into account the fact that some young people do not have parents who are able to assist.

Stage 9: Pathways and plans at 18

Like at the very start of this year I didn’t have the job and I could be more attentive and concentrating on the studies. Once I got it, after that you get really tired after work and it becomes harder to study after work ... and like the next day I would sleep in and end up missing classes. (18-year-old student)



Stage 9 of the Life Chances Study occurred when the young people were aged about 18 years. There are two publications, the main report of the 18-year-olds and a journal article focusing on disadvantage and advantage over their lifetimes.

Turning 18

The main report for stage 9 is *Turning 18: pathways and plans* (Taylor & Gee 2010). The research was based on contact with 138 of the original 167 young people. Data collection involved a short mail survey at the end of 2007, individual interviews with 33 young people in late 2008, and brief contact with all 138 participants early in 2009.

Pathways

At 18 the majority (87%) of young people still lived in Melbourne, with some in regional Victoria or interstate. At the end of the year they turned 18, 77 per cent had completed Year 12 VCE; 7 per cent had completed another Year 12 course (VCAL, special school); 6 per cent were still at school planning to complete Year 12; and 10 per cent had left school without completing Year 12.

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

The academic achievement of those who completed VCE is indicated by their tertiary entrance (ENTER) scores, on a scale from 0 to a high of 99.95. The young people from high-income families had a higher average ENTER score (81.2) than those from medium and low-income families (69.6 and 68.8). Higher scores at age 18 were positively associated with the following factors at age 16: family factors (high family income, parents with tertiary qualifications, positive family relationships), school factors (high self-rated academic achievement, good relationship with teachers, high school engagement) and wellbeing indicators.

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

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

Experiences

The 33 individual interviews explored the young people's perspectives on finishing school and on further training and employment.

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

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

- The university students (from both high and low-income families) who had already started their courses were generally enjoying the experience, including having greater freedom than at school, although some found this a challenge as was the need for different study skills. They found their friends helped them study, but sometimes their part-time jobs created difficulties.
- The TAFE students felt their motivation and interest in their subjects helped them study, while difficulties included travel and finding part-time work.
- The apprentices mostly enjoyed their work and liked the hands-on learning in contrast to school, as well as getting paid. They appreciated the government financial assistance. Problems however included work injuries, fatigue and, for some, finding time for study.
- The young people who had spent most of the year working or looking for work, as opposed to studying, fell into two main groups: they were either taking a 'gap year' or were early school leavers. The gap year students were generally enjoying their time. However, the early school leavers' situations were less satisfactory, as they faced long periods of unemployment and limited full-time job opportunities because of issues such as learning difficulties, mental health problems, lack of work experience and regional location. Some had already unsuccessfully attempted TAFE courses and apprenticeships.

Half the students who finished Year 12 also had part-time jobs while they studied. These jobs tended to provide pocket money for those from more affluent families, but helped to meet household expenses or education expenses for those in less affluent families.

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

Policy and practice implications

Australian Government policies to increase inclusion and equity in education had included setting targets to increase Year 12 completion and the proportion of university students from low socioeconomic groups, and increasing access to vocational training. These were accompanied by raising the school leaving age, guaranteeing training places and withdrawing income support for unemployed early school leavers who were not undertaking training.

Promoting social inclusion in education has many aspects, but it needs to include providing education which is affordable for all. This stage of the study found that school retention and academic achievement were associated with both family resources and school resources. Where families lacked the necessary resources, young people needed appropriate supports from schools, universities and other training organisations.

The findings highlighted the challenges for policy makers and educators wanting to increase Year 12 completion and social inclusion in education. These included the need to ‘invest’ in education and training resources:

To promote Year 12 retention

- Actively engage the less academic students in appropriate courses, for example by providing positive support for non-academic courses such as VCAL
- Support those on low incomes, by addressing school costs such as textbooks and subject fees, and providing adequate family income support

To promote further education and training

- Monitor the impact of TAFE fees
- Ensure well-resourced support services and career counselling for TAFE students to promote course completion and appropriate pathways

To promote university enrolment of students from low socioeconomic backgrounds

- Promote flexible pathways, for example for TAFE students
- Ensure university is affordable.

Disadvantage across 18 years

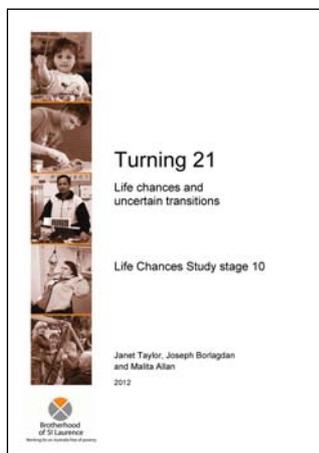
The article “‘What happened to the babies?’ Disadvantage and advantage across 18 years’ (Taylor 2011) was published in the *Australasian Journal of Early Childhood*. It drew on data from stages 1 to 9, from when the babies were born until they were 18 years old, to explore what happens to infants who are disadvantaged (or advantaged) and whether their fate is really determined in the first few years of life. It focused on the 10 ‘most disadvantaged’ and 10 ‘more advantaged’ infants at the start of the study. The findings confirmed that the long-term effects of early disadvantage can be summarised as ‘predictability qualified by complexity’. The 10 children with early advantage generally remained advantaged, while some of those with early disadvantage stabilised, some faced continuing deprivation and some faced new adversity. This was in a long period of economic prosperity but also a time of an increasing gap between rich and poor. While the early years remain crucial, the findings highlighted that at all ages there were children and young people facing disadvantage and they were not necessarily the same ones.

The challenges identified for policy-makers and service providers included:

- the need to provide opportunities and support for children at every age
- the need to provide opportunities and support for all children irrespective of racial, cultural or language background
- the importance of avoiding labelling and of not underestimating the capabilities of children growing up in disadvantaged situations.

Stage 10: Uncertain transitions towards adulthood

As much as I do want to have a kid, my financial situation would affect it, so say for example, if I fell pregnant before I paid off my debt that would make it really hard. And my mum, having to pay for her mortgage is a little bit difficult, that just means that it would slow down the process of me getting my own house. (21-year-old)



At Stage 10 of the Life Chances Study the young people were aged 21. The main report is *Turning 21: life chances and uncertain transitions* (Taylor, Borlagdan & Allan 2012). (Journal articles are in the process of being published.) Young people and their parents were surveyed to see how they were dealing with the important transitions towards adulthood. Data was collected for 123 young people from surveys (on line or written, with some completed by phone). Interviews, in person or by phone, were also undertaken with 25 of the young people to explore their situations in more depth.

At age 21 most of these 123 young people were studying and/or working. Many combined several activities, including studying, working and looking for work. The four categories of main activity were university (50%), TAFE (10%), full-time employment (27%) and 'other' (13%). The 'other' group included those looking for work and those not in the workforce because of childcare responsibilities or illness. Five had become parents.

Family income showed both continuity and change over the 21 years: more than half (58%) of the families who had been on low incomes at the start of the study were still in the low-income group 21 years later; over a third (38%) of medium-income families were still in this category; and 70 per cent of families who started on high incomes remained on high incomes.

In terms of health and wellbeing, 19 per cent of the young people reported recent mental health problems, mainly anxiety and depression. Most said that they would turn to parents or friends for help if needed, while a few had used services such as counselling, with mixed results. Some from Asian and Middle Eastern backgrounds felt the pressure of being 'different' at school or at work and also of managing study and family obligations.

Financial support varied. Eighty per cent of the 21-year-olds earned some wages, often from part-time work as they studied. A third said they received financial assistance from their parents and almost as many received income support from Centrelink (mainly Youth Allowance and Newstart Allowance). While the majority said they had enough money for their needs, fewer young people from low-income families (52%) than high-income families (75%) said this. Those from low-

income families were much less likely to receive financial assistance from their parents and were more likely to be helping their parents financially.

Living arrangements had changed for some; however almost three-quarters (72%) were living with their parents. Lack of affordable housing was an issue both for students and low-wage workers.

Asked at 21 whether they had reached adulthood, 38 per cent replied 'yes', 49 per cent 'yes and no' and 13 per cent 'no'. There was a push and pull between independence and dependence, as many young people experienced prolonged education and extended financial dependence on parents. Some from disadvantaged backgrounds had no choice but to take on the responsibilities associated with adulthood. These young people included some early school leavers, young parents and some who were providing assistance to a low-income sole parent.

Transitions

Most Life Chances participants as 21-year-olds shared a goal of full-time employment. While 27 per cent already had full-time jobs, most were still in transition, studying or looking for work. Some students were taking a pathway via TAFE to university. For many young people the transition to full-time work was likely to be prolonged. However, those from higher income families with strong social networks were more able to exercise choice and flexibility. For other 21-year-olds, detours and shifts in their pathways were more precarious, as plans were made in 'risky' contexts.

In their transition to work young people sought support from informal social networks of family and friends and from employment agencies. However, they often found a disjuncture between their own aspirations, their qualifications and their family advisors' knowledge of the labour market.

For both university and TAFE students, the fees and the cost of study resources were factors limiting their choice of courses. Once students enrolled, the daily costs of food and travel were a problem, as well as long travel times and the demands of necessary part-time work, which prevented regular attendance and adequate study time. Some young people also had little contact with teaching staff and experienced difficulties studying at home.

The individual stories showed the struggles of balancing competing priorities of study, work and family commitments. Combining study and work was common for students across the income groups, but proved more difficult for those from low-income families, particularly those in casual employment, as they had to balance employers' demands for flexibility with their own need to study. Difficulties in balancing priorities could strain relationships with families they were trying to support. Young parents were caught in the 'double bind' of trying to meet their children's immediate needs and to study to meet their future needs.

Policy and practice implications

While full-time work was one 'outcome' of a youth transition, a 'good' outcome also needed to include the wellbeing of the young person. The following policy priorities were identified:

- improving adequacy of income support
- supporting low-income students at university
- promoting TAFE opportunities
- increasing transition support
- improving workforce experience.

Summary of transitions from school

While most of the young people in the study completed Year 12, some left school much earlier, typically because of negative experiences there. While at least one early school leaver was flourishing at age 21, others were struggling to find work or study that suited them. Their stories pointed to the need for better support at school and accessible support for those who have left early. School retention and academic achievement were associated with both family resources and school resources. Where families lacked resources, appropriate supports for young people were needed from schools, universities and other training organisations.

Many of the 21-year-olds were still in transition, studying or looking for work, caught between the shifting demands of a precarious labour market and the requirements of education and training. Combining study and work was common for students across the income groups, but proved more difficult for those from low-income families, who had less choice as they had to balance employers' demands for flexibility with their own need to study and were also more likely to be helping their parents financially.

The concept of 'complex lives' was recommended as a frame for understanding the circumstances of young people seeking work or post-school training, in order to take into account how school, work and training fit in with their wider lives. Young people sought support from informal social networks of family and friends—and from employment agencies, whose help was often unsatisfactory. This stage of the study highlighted the need for youth-focused services.

5 Conclusion

The Life Chances Study provides a rich source of data about families growing up in Australia over the past 20 years. With its combination of longitudinal qualitative and quantitative data it fills a special place in Australian family research and adds to the knowledge provided by the very large longitudinal studies of children and young people.

This paper has been limited to presenting an overview of the published findings of the Life Chances Study and has not attempted new analysis. However it does point to questions that warrant further exploration in terms of longitudinal research and policy advocacy such as:

- to what extent are the policy recommendations made in the early stages still relevant today?
- what are the insights for today's policy environment?

The long span of the study sets it apart, and it continues to provide insight into policy on children, families and young people. Several peer-reviewed journal articles are in preparation as is a book based on the study.

We are considering a further stage of the Life Chances Study when the young people and their directions in life are more settled than at age 21. We believe the Life Chances Study can continue to make a valuable contribution to the understanding of the factors affecting the lives of young people in Australia and to the policy approaches needed to improve their life chances.

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Publications from the Life Chances Study

The early reports are available through the Brotherhood of St Laurence and some libraries. Reports from stages 6 to 10 are currently available on the Brotherhood of St Laurence website. Earlier reports may be added in the future. See <www.bsl.org.au>.

The early years

Stage 1

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Stage 8½

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Stage 9

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Stage 10

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Films

The two documentary films made by Film Projects in conjunction with the Brotherhood of St Laurence are available on DVD through Cool Education <<http://www.cooleducation.com.au/>>:

Life Chances (1995)

Life Chances: Turning 13, Turning 18 (2010)