

Social Policy and Research Centre

Inequality in Australia

Insights from the Life Chances Study
1990–2024

Dina Bowman and Ursula Harrison

2024



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Dina Bowman is a Principal Research Fellow and Ursula Harrison is the Life Chances Research Fellow in the Work and Economic Security team in the BSL Social Policy and Research Centre.

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Brotherhood of St. Laurence
67 Brunswick Street
Fitzroy, Victoria 3065
Australia

ABN 24 603 467 024

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Summary

The Life Chances Study began over three decades ago, in 1990. The study initially aimed to explore the impact of low income on children over time and the role of services and other factors in mitigating the effects of poverty on children's development. It sought 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 them
- compare the lives of children in families on low incomes with those in more affluent circumstances
- contribute to the development of government and community interventions to improve the lives of Australian children, particularly those in disadvantaged circumstances (Taylor & Allan 2013).

The study followed 167 infants born in two inner-Melbourne suburbs who were recruited through local Maternal and Child Health Services. The suburbs had a mix of substantial public housing and renovated terraced housing with diverse populations in terms of income, education and ethnicity. The families in the study reflected the diversity of the two suburbs with a mix of high, middle and low-income families, private renters, public housing tenants and homeowners.

Life Chances has provided insights into the impacts of advantage and disadvantage over four life phases:

- the early years
- the school years
- transitions from school
- work and family life.

At each stage of the study various aspects of inequality were examined to highlight impacts on the financial security and life chances of the participants.

Context and background

As a generation, the Life Chances participants have experienced the same political, social and economic changes. They have lived through the recession of the early 1990s when they were young children, the global financial crisis when they were teenagers and, more recently, the COVID-19 pandemic and cost-of-living crisis. Yet these experiences were mediated by their social positioning – whether they are well off or not, their family circumstances, their gender and ethnicity. A participant from a low-income background observed: 'No-one starts off at the same place. But they're still forced to do the same race.'

Key findings

Policy changes over the past three-and-a-half decades have created opportunities while also increasing inequalities. Households face increasing risk with the erosion of the post-war social contract and the fraying of the social safety net. The study has shown the impacts of social and economic change are not uniform.

Education was highly valued but it did not guarantee a good job: Education was emphasised by parents from all income backgrounds as the way to secure a good future for participants. In the context of rising costs, low-income families worried that their children would miss out. For example, a low-income single mother feared for her daughter's future: 'She may not get a good job, a good education because I'm on the pension' (Gilley & Taylor 1995, p. 126). Indeed, the children from better-off families were more likely to enter tertiary education, while those with limited family resources often struggled with a lack of adequate support.

Economic and industrial-relations changes affected employment and family relationships:

Across the past three decades, labour market changes have broken the link between employment and economic security due to low wage growth, insecure work, rising costs and extended transitions from school to work. Marketised employment services have failed to provide the support needed to get into sustainable employment, locking some low-income participants in to extended periods of unemployment. While income support has provided a safety net, it has become increasingly inadequate, conditional and stigmatised.

The 1990s recession affected many of the low-income families, especially migrants who lost their jobs in manufacturing due to economic restructuring. Some 15 years later, the global financial crisis increased youth unemployment, affecting their children as they entered the workforce.

At the same time, many better-off families did well, profiting from economic and technological change. Family networks and resources also helped buffer the impact of high youth unemployment, with better-off young people working in their parents' business or getting referrals to jobs through family networks. Some returned to or extended study, investing in education in the hope that it would pay off once the economy improved.

At 30, most of the participants who had gained permanent employment had only done so within the past two or three years, after extended periods of study and insecure employment. Others found themselves 'doing circles' in the education system in the hope of finding a way out of the cycle of insecure work, uncertain whether it would pay off or they would be penalised for lack of work experience in an increasingly competitive job market.

Rising house prices have benefited homeowners as investment in public housing has fallen:

In 1990, about one-quarter of the families in the study were in public housing, one-quarter were in private rental housing and one-half of the families were homeowners or home purchasers. Most (83%) of the public tenants and nearly half (47%) of the private tenants were on a low income. Just seven per cent of the home purchasers/owners were on a low income. In the 1990s, public housing provided stability and security for the low-income families, even if it was not necessarily easy living in a high-rise with children. With a lack of investment and diminished availability, public housing has become increasingly insecure. As one young man observed: 'With government housing, any time they can say they want you to get out.'

Home ownership has remained a significant aspiration for those in the study, and as prices have risen, housing has also come to be seen as an investment that bolsters future security (Harrison & Bowman 2022). The rising cost of rent has made it difficult to save for a deposit, and a common response of participants at 30 was to return to their parents' home where possible. For some, family wealth helped, as their parents made substantial financial gifts towards a house deposit. Poorer families helped where they could; for example, some were prepared to act as guarantors for loans, despite the potential risks.

As more participants became parents, housing costs began to influence decisions about work and care. This reinforced the gendered division of labour as men tended to earn more and thus it made financial sense for them to work more, with women working part-time while also carrying the bulk of the care load (Harrison & Bowman 2024).

Across the past three decades, labour market changes have broken the link between employment and economic security due to low wage growth, insecure work, rising costs and extended transitions from school to work.

Family matters: Each stage of the study showed the importance of families in providing financial, emotional and physical support. Access to resources and financial support, especially from parents, was important (Allan & Bowman 2018). Economic insecurity increased reliance on the family safety net, but this was only available to those from well-resourced families. As one participant reflected in 2024: ‘Having a financially secure and supportive family makes a big difference.’

Inequality and immigration: The initial sample of participants included almost a third from what were then described as non-English Speaking Background (NESB) families. Most were from Vietnam, Laos or Turkey. Many of these families flourished in their new country while others struggled, faced with discrimination and racism. For example, in the early 1990s one parent was concerned about the increase in ‘racial discrimination against Asians. We don’t know where to go if Australia becomes unsafe to live in’.

By the time they were 21, ‘over half (51%) the young people identified themselves simply as “Australian”. However, another group (26%) referred to their identity as Australian followed by another ethnicity (for example “Australian Chinese”, “Australian British”, “Australian with a little bit of Italian dropped in as well”); while a smaller group put Australian second (for example “Vietnamese Australian”, “Syrian Australian”), and four did not refer to themselves as Australian at all, but as Hmong, Vietnamese or Turkish’ (Taylor et al. 2012, p. 13).

There was a growing sense of cultural identity and a recognition of the benefits and challenges of being non-Anglo-Australian. As some became parents, their cultural identity was increasingly important.

Gender and inequality: Over the life of the study, we have seen some significant shifts in policies and gender norms. Increased access to education now means women and girls are entering a wider range of occupations. Nevertheless, for some girls and young women, gendered cultural expectations dashed early aspirations. Furthermore, for both generations of parents, structural inequities and gendered parenting norms meant that it was usually the mothers who withdrew from the labour force when they had children. At 21, some young women were concerned about the risk of

pregnancy and what it might mean for their life chances, and this was especially the case for those from low and middle-income families.

By 30, more participants had children, with women noting the gendered impacts of becoming parents, especially in relation to the share of work and care. Like their parents before them, gendered patterns of work and care persisted, even though there was a strong desire for more equal sharing.

Evening the odds

At a time when the gap between the rich and poor is widening, qualitative research like the Life Chances Study shows the uneven impacts of policies that have eroded the social contract.

Across 34 years of research, this study has emphasised the importance of social policy and programs to even the odds for those experiencing disadvantage. While shifts in policy have created opportunities for some, there have been increased costs and risks for others, reflected by the uneven impacts for the participants in this study.

Over the course of the study, we have identified multiple and intersecting social policy, infrastructure and service improvements that could make a difference to the life chances of those living with economic insecurity and disadvantage. While there has been some progress, many of the recommendations from earlier reports still stand.

Policy recommendations have focused on addressing inequities, including by developing policies that enable:

- accessible, responsive health and support services for new parents and their infants, including families whose first language is not English
- affordable quality early childhood education and care to provide opportunities for all children, regardless of their family circumstances

- reduction of costs associated with compulsory education to create opportunities for children from low-income families and support academic aspirations
- 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
- education and career guidance to assist young people to make informed choices about their education and training
- employment services and support to help young people into jobs that match their skills, interests and aspirations
- inclusive workplaces to provide career opportunities for workers, regardless of their caring responsibilities
- gender equity, including addressing high effective marginal tax rates; developing new models of paid parental leave; encouraging greater take-up by men of flexible work; boosting affordability and availability of childcare
- fair and adequate income support for people as they move in and out of work across the life course
- secure, affordable housing, through reinvestment in public housing, the introduction of rental standards, and addressing the treatment of investment properties
- affordable, accessible social infrastructure such as transport.

As the study ends, it is timely to consider the value of longitudinal research that reminds us of the uneven impacts of social, technological, economic and political changes. As Janet Taylor wrote in her 2014 book, *Life Chances: stories of growing up in Australia*, participant stories:

... point to the persistence of inequality and the role of economic resources in providing opportunities and shaping life chances. They also illustrate the considerable resilience of the families and individuals, and the importance of the support they have been able to receive from our framework of social and community services. They show that life is complicated and that it is important to recognise the interplay of social, economic and individual factors. (Taylor 2014, p. 172)

While no single policy or program can tackle this complexity, the political will to invest in the planks of economic security and opportunity (as noted above) will go a long way to addressing disadvantage.

At a time of increasing uncertainty and change, it is important to consider what life will be like in another 34 years, in 2058. There are some alarming concerns, especially in relation to the worsening environmental crisis, but there are also reasons for hope – if we can address structural inequalities through sustainable, inclusive, and equitable social and economic policies.

Over the course of the study, we have identified multiple and intersecting social policy, infrastructure and service improvements that could make a difference to the life chances of those living with economic insecurity and disadvantage.

1 Introduction

The Life Chances Study began in 1990, with 167 babies born in two adjacent suburbs in inner-city Melbourne. Since then, researchers have followed these babies through infancy, childhood, teenage and adulthood to explore what shaped their opportunities and highlight what needs to change to even the odds.

Political change has created winners and losers

Inequality has increased since 1990 (Davidson, Bradbury & Wong 2024). There has been enormous social and technological change, uneven progress and increased uncertainty, with the neoliberal shift of risk onto individuals and households widening gaps between the haves and have nots (Hacker 2008; Humphrys 2018; Spies-Butcher 2023).

The Life Chances Study has spanned Labor and Coalition governments, each with different understandings of and interest in poverty and inequality. The study began midway between the thirteen years of the Hawke (1983–1991) and Keating (1991–1996) Labor governments. Then Prime Minister Bob Hawke’s election speech in 1987 promised that ‘by 1990, no Australian child will be living in poverty’. In part driven by this concern and by fiscal constraints, universal family assistance payments became more targeted and increased, with a resulting – albeit temporary – reduction of child poverty (Stewart et al. 2023). However, in 1992, the newly elected Kennett state government in Victoria enthusiastically embraced privatisation, slashing state government funding to education, health, public housing and welfare services.

The long years of the Howard Coalition government (1996–2007) saw the introduction of policies that tightened access to income support, privatised employment services, undid many industrial protections and undermined housing security. During this period ‘income inequality increased significantly [...] with the incomes of the top 10 per cent of income earners growing far more rapidly than the remainder of the population’ (Mendes & Roche 2023, p. 594). In response to a parliamentary inquiry into poverty, the government stated, ‘the problems of those affected by poverty [...] could not be] solved by simply throwing more money at them’ (The Senate Community Affairs Reference Committee 2004, p. 444).

The Rudd–Gillard–Rudd Labor government (2007–2010, 2010–2013, then June to September 2013) responded to the global financial crisis (2008–2009) by introducing a stimulus package and focusing on social inclusion. Yet, as Humphrys observes, it was ‘not a period in which neoliberal ideas have been eradicated from public life’ (Humphrys 2018, p. 107).

The Life Chances Study has spanned Labor and Coalition governments, each with different understandings of and interest in poverty and inequality.

The Abbott (2013–2015), Turnbull (2015–2018), and Morrison Coalition governments (2018–2022) tended to portray poverty as an individual failing rather than a structural issue (Taylor 2015). That said, when faced with the COVID-19 crisis, the Morrison Coalition government quickly responded with the introduction of the Coronavirus Supplement, which effectively doubled most working-age payments, and introduced the JobKeeper scheme, thus reducing soaring unemployment and minimising the financial impacts of the pandemic on households. These measures saw a sharp decline in poverty and income inequality (Davidson 2022), but they were temporary.

The current Albanese Labor government (2022–) came to power facing old and new challenges, with a cost-of-living crisis, increased geopolitical tensions, the COVID-19 pandemic, rapid technological change and a worsening environmental crisis. Inequality is high with a growing wealth gap (Davidson, Bradbury & Wong 2024).

In the following section, we briefly introduce the study and sketch its 14 stages. Drawing on Life Chances reports and publications, and interview and survey data we highlight key findings across the years.¹ We conclude with a summary of the key policy recommendations made across the study.

¹ See Taylor, J & Allan, M 2013, [Now we are 21: an overview of the longitudinal Life Chances Study](#) for a detailed overview of the first 10 stages of the study.

2 The study

The Life Chances Study looks at 167 infants born in two inner-Melbourne suburbs who were recruited through local Maternal and Child Health Services. The suburbs had a mix of substantial public housing and renovated terraced housing with diverse populations in terms of income, education and ethnicity. The families in the study reflected the diversity of the two suburbs with a mix of high, middle and low-income families, public housing tenants, private renters and homeowners.

The study aimed to explore the impact of low income on children over time and the role of services and other factors in mitigating the effects of poverty on children’s development. It sought 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 them
- compare the lives of children in families on low incomes with those in more affluent circumstances
- contribute to the development of government and community interventions to improve the lives of Australian children, particularly those in disadvantaged circumstances (Taylor & Allan 2013).

In late 1990, all mothers with babies born in two inner-Melbourne suburbs between March and August 1990 and July and December were invited to participate in the study, which was then known as the Life Chances of Children Study. We interviewed 164 mothers of 167 children when the children were about six months old.

The initial sample of parents of 167 babies was mixed, with around a third low (35%), middle (32%) and higher (33%) income families. Family income was defined in relation to the Henderson poverty line.² 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 defined as ‘rather poor’. Higher income was defined as above the point where income would exclude the family from a social security pension or allowance; and middle income was between low and higher. The actual income level was adjusted (as is the poverty line) according to family size and workforce participation (Taylor & Allan 2013). Tim Gilley set out the framework in 1993:

Table 1: Three income levels

Income level	Definition	Example
Low income	Below Henderson poverty line plus 20 per cent	Below \$18,778 p.a.
Medium income	Above Henderson poverty line plus 20 per cent Below cut off point where other income would exclude family from a social security pension/ allowance	\$18,779–\$31, 257 p.a.
Higher income	Above point where other income would exclude family from a social security pension/allowance	Above \$31,257 p.a.

Note: The income ranges are for a couple with one child with the head of the family in the labour force as at September 1990. These income levels vary according to the number of dependants and workplace status of head of the family. The Henderson poverty line used here is before housing costs.

² The 1973 Henderson poverty line was developed by calculating the amount of money needed by an income unit (a family group) to achieve a minimum standard of living by covering basic living costs. <https://melbourneinstitute.unimelb.edu.au/research/labour/henderson-poverty-line#:~:text=The%20poverty%20line%20was%20set,two%20adults%20and%20two%20children>

The study began as a mixed methods population study, with the initial sample providing a representative cross-section of all births in the two inner city suburbs in 1990 (Gilley 1993, p. 8). Almost a third were from what were then described as non-English Speaking Background (NESB) families. Most were from Vietnam, Laos or Turkey. Twenty of the 167 children were in 19 single-mother households. One of the strengths of the Life Chances Study was the in-depth interviews in their own language with mothers who did not speak English.

Stages of the study

The study has had 14 stages since 1990 which were concerned with different life phases:

- the early years
- the school years
- transitions from school
- work and family life.

Each stage of the study has included surveys and interviews, often with a selected sample of participants. In the first stages parents were interviewed. Once the children were aged 11 in Stage 6, we sought their views directly. Since age 15, participants have been interviewed and surveyed independently. In later stages we revisited some of the parents to ask about changes they had experienced since the study began.

The study has provided insights into the impacts of advantage and disadvantage. At each stage various aspects of inequality were examined to highlight impacts on the financial security and life chances of the participants. A summary of the stages, with focus, method and sample is included in the Appendix.

Confidentiality

To protect privacy in the Life Chances Study, participants are de-identified using pseudonyms, generic job role descriptions, changed place names, non-identification of partners and removing any other potentially identifying information. Different pseudonyms were used at each stage of the study to limit the possibility of

matching earlier data to participants. Where case studies are presented, care is taken to change identifying details.

Informed consent was sought at each stage of the study. In the early stages of the study, parents provided consent on their own behalf and for their children. From age 15 onwards, when the young people were interviewed and surveyed independently, they made their own decisions about their ongoing participation.

Reflections on participating in the study

When concluding the study in 2024, we asked participants to reflect on the experience of taking part. Participants valued the opportunity to contribute to understanding what affects life chances and influences policy. For example, Deidre said she participated in the study:

... because it's important. It provides real evidence on the impact of the shrinking welfare safety net, the skyrocketing costs of housing and the positive impact of public housing – something that is now much harder to access.

The study has provided insights into the impacts of advantage and disadvantage. At each stage various aspects of inequality were examined to highlight impacts on the financial security and life chances of the participants.

Taking part in the study gave participants a chance to reflect on their lives and their opportunities. Another participant observed:

I always appreciated being in the study, it made me feel special as a child. But I think it just makes you reflect on your life, and I think that's what a lot of people lack, is not being able to reflect on what you have, you don't have, and where you are as a person. Like even hearing what I said when I was 11. So, I think, for me, it's been a good experience, and I think longitudinal studies are important to understand how our society is changing; what was it like when I was 12 to 18 to 30, and how society changes and what opportunities there are.

It also provided a sense of connection, with researchers staying in regular contact with participants:

It's that sense of belonging to something bigger, someone always checking up on me, getting a little Xmas email or a survey every year. I've really enjoyed it, I've really enjoyed it, I feel like I'm sort of contributing, even though I don't really do much except answer surveys every year, but I feel like I'm contributing to research and someone cares what I'm doing, and following along with my life, and that's really great.

Limitations

A small study such as Life Chances is not representative of the wider population, as Taylor and Nelms observe: 'Both the initial selection of the families and the size of the sample limit the extent generalisations can be made from the data to the wider population' (2006, p. 6). One particular limitation is the minimal participation of First Nations families, with just one Aboriginal family in the study.

As a study that examined inequality, with a focus on income inequality, retention of children from low-income families was especially important. Yet, as other studies have shown, those experiencing disadvantage and men are least likely to participate in research studies (Froonjan & Garnett 2013). Over time, participation has fallen, there has been a decrease in the number of those from low-income families, and the remaining sample has been skewed in favour of women. The skewed nature of the sample was a key consideration when deciding to conclude the study.

Despite this, for more than three decades, the study has shown the nuances, shifts and complexities of the participants' lives within the context of changing policy landscapes and the persistence of structural inequality.

The experiences of the study participants have been compelling, providing important insights into the impact of economic and social changes that have occurred over the life of the study.

For more than three decades, the study has shown the nuances, shifts and complexities of the participants' lives within the context of changing policy landscapes and the persistence of structural inequality.

3 Inequality and opportunity

In the 90s there is never enough money. I believe we may be falling behind already with technology. Just keeping the necessities going is sometimes difficult ... – Father of six-year-old, 1996 (Taylor & Macdonald 1998, p. 65)

The Life Chances participants have experienced the same political, social and economic changes. As a generation they have lived through the recession of the early 1990s when they were young children, the global financial crisis as teenagers when most were leaving school, and more recently the COVID-19 pandemic and cost-of-living crisis. Yet these experiences were mediated by their social positioning such as whether they are well off or not, their gender and their ethnicity.

At the start of the study, I was in the lower income. Just being able to see how everyone's life has changed based on where they originally started off ... when you add in socioeconomics, family, genetics all of that and then you can see that no-one starts off at the same place. But they're still forced to do the same race. – Low-income Vietnamese Australian, 2024

Across its course, the Life Chances Study has recognised these intersections and provided nuanced insights into structural inequalities in Australia.

Shifts in policy have created opportunities, while also increasing inequalities and the gap between rich and poor. In earlier reports, there was a focus on access to services, employment and the impact of income on opportunity.

I think the rich get more ... the poor have to suffer. – Low-income parent (Taylor & Fraser 2003, p. 153)

By the time the children were completing primary school, parents expressed increased concern about how the widening gap between rich and poor would affect the lives of the children.

In Stage 10, 21 years into the study, 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; over a third (38%) of medium-income families were still in this category; and 70 per cent of families who started on higher incomes remained on higher incomes (Taylor & Allan 2013, p. 32).

Education is important, but it costs

Throughout the study there has been an emphasis on education – from the early years to post-compulsory schooling – and its potential to increase opportunities and enable social mobility. Most parents saw education as the key factor that would influence their children's life chances in the future. As a participant observed in 2024:

Although my parents didn't have much money ... what changed my life was the focus on my education ... Even though I didn't go to a fancy private school or have tutors or anything they would always push us to learn and read all the time outside of school.

Nevertheless, parents were concerned that their children's life chances would be diminished due to lack of money. For example, a low-income single mother feared for her daughter's future: 'She may not get a good job, a good education because I'm

on the pension' (Gilley & Taylor 1995, p. 126). For many, these concerns were well founded. Across the past three decades there has been enormous change in the education policy landscape (Bowman, Allan & Levin 2019). Costs associated with education have increased, limiting low-income children's opportunities and highlighting the gap between people on low incomes and those better off. As Taylor and Macdonald (1998, p. 137) observed:

School costs were more often a problem for low-income families, with uniforms, excursions and swimming lessons as well as fees or levies, creating difficulties. Some children missed out on school activities because of costs. These exclusions of children from expected participation in school were likely to undermine their confidence at school. Because of costs, children in low-income families were also less likely to participate in a range of activities outside school which could be seen as additional ways of developing their skills, knowledge and social confidence.

By age 11, some children were becoming acutely aware of the limits to opportunity for those who are poorer. As a boy from a low-income family said when asked what might limit his aspirations for further education: 'Not getting enough money to go to university' (Taylor & Fraser 2003, p. 137).

At 15, participants were asked what was most important in their lives. Those in low-income families emphasised education and often described the importance of education as the key to a good job in the future.

It means a lot to me education – because it's all about the future. Good education, good future. (Taylor & Nelms 2006, p. 11)

School's very important. You need to get somewhere in life and school's just like a gateway. Yeah, very important, especially this generation. Cos there's more competition. My maths teacher explains how much competition there is and stuff, it's going to be really hard. (Taylor & Nelms 2006, p. 12)

The competitive nature of education and the increased emphasis on formal qualifications disadvantaged some young people, especially those who were not academically inclined or did not have the social and cultural capital to help them navigate an increasingly complex system. A 15-year-old observed:

The oldies, the Hmong oldies they always go, 'Oh yeah, do really good and become a doctor'. Like they've never had education before, and they don't really understand it. All they say is 'doctor' – but not everyone can do that. Because education is hard too. (Taylor & Nelms 2006, p. 33)

For low-income households, especially, those from immigrant families, a lack of understanding of the systems and structures of Australian society could exacerbate disadvantage. As Janet Taylor (2009, p. 19) noted in her report on early school leaving:

The most frequent source of help with training and employment seemed to be family, particularly parents. Family help included providing work experience, pointing out appropriate job advertisements or opportunities and sorting out training options.

She went on to observe that 'some parents had very limited ability to provide any assistance, because of their own financial and employment stresses or mental health problems'. Those

For low-income households, especially, those from immigrant families, a lack of understanding of the systems and structures of Australian society could exacerbate disadvantage.

without guidance from parents who understood how systems work struggled in the absence of other sources of support.

By age 18, inequalities of opportunity became more apparent with a widening gap between VCE completion rates of those from low and higher-income families. Just over a quarter of participants from low-income families (26%) had left school early, while none from higher-income families had. Ninety-eight per cent of participants from higher-income families, 86 per cent from middle-income families, and just 44 per cent from low-income families had completed VCE. However, from low-income families, 15 per cent had completed other Year 12 qualifications, and 15 per cent were still at school planning to complete Year 12 (Taylor & Gee 2012, p. v).

At 21, those from better-off families were more likely to be at university than those from lower-income families who were much more likely to be at TAFE, while those from middle-income families

were much more likely to be working full-time. The costs of education presented an important barrier for those from low-income families. 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.

The risks associated with education did not only relate to cost. There was also the risk that participants would choose the 'wrong' course, especially if they lacked career guidance and the social and cultural capital that made going to university seem easy and natural. For those who had experienced setbacks, the path to secure employment could be long and rocky. This was especially tough for those with limited financial support from families, and for those whose families valued the notion of education but did not understand how the higher education system worked.

Carl

Carl's story illustrates the interplay of forces that can stymie educational aspirations.

Carl grew up in a low-income family and struggled at school. Carl's parents came to Australia as refugees in the late 1980s. His father had primary education, his mother no formal education at all. With his mother caring for five children and his father often unemployed, Carl's parents remained on a low-income throughout the study. The mother's lack of English and the family's difficulty affording education costs were constant themes. Despite completing post-secondary qualifications, Carl's lack of paid work experience was a barrier to gaining stable employment.

Aged 4: Carl attended kindergarten. His mother saw this as an important preparation for school, although she had difficulty paying the fees. She worried that he did not speak enough English for school.

Aged 6: Carl's school said he needed special help with language and speech. His parents found it difficult to pay for schooling and he missed out on sport because of costs. The family had no children's books and no-one read to him.

Aged 11: Carl missed out on school camps and excursions because of costs. His mother was unhappy that she could not help her son with homework because of her lack of education and English: 'I just feel like a useless mother.' She could not afford a home tutor or school uniforms. Carl complained about noise and lack of study materials at home. When asked what he would do if he had \$50, Carl was quite unusual in saying he would buy schoolbooks. His teacher said he had special language-learning needs and received small group instruction and an ESL aide. Carl wanted to be a doctor, accountant or engineer, but thought not having enough money might hinder this.

Aged 16: Carl was attending a northern suburbs high school. He said he looked forward to school, had good friends and got on well with teachers, although he sometimes skipped school. He felt his English was not as good as his peers. He wanted to do Year 12 and go to university to do accounting, medicine or IT. He felt extra tutoring might help him.

Aged 18: Carl had completed Year 12 with a low ENTER score and was not able to study accountancy at university as he had wished. Instead, he was doing a two-year advanced certificate at TAFE and hoped, when that was completed, to go on to university. He was disappointed with his ENTER score, noting that his school had a low average score and he felt there was an education problem at the school. He said he did not get the help he needed from teachers:

'I got help but not enough help. If you ask for help, you don't usually get the help you needed, then you stop asking because it seems like there isn't any point in it.'

He said costs of books and of revision materials were a problem. He had no paid work while at school and did not look for work in Year 12 because doing VCE was more important.

Carl received \$230 per fortnight Youth Allowance and gave his parents money to help with bills. He had a very limited social life because of lack of money: 'If I stay home and save the money then I can go out once every month or two months.' Carl also felt he was missing out on 'technology, iPods and stuff' that he could not afford.

He had successfully completed the first year of his TAFE course: 'I did a lot better than I did at school. So maybe it was the different subjects I took.' Costs of study had not been a problem because he did not need textbooks: 'They are all electronically generated, PowerPoint and documents.' Because he was eligible for a concession his fees were only \$55. The most expensive thing was transport at \$23.70 per week. His TAFE friends lived far away, so off campus he only had contact with them via internet. When asked about his life overall, he said he had mixed feelings and worried about his schooling and getting a job. His plan was to finish his diploma, do a four-year accountancy degree and work in accounting. He said after his course he would like to travel because he had never been out of Australia.

Aged 21: Carl had completed an Advanced Diploma and had been supported to start in second year of a Bachelor degree. He was feeling comfortable at university and had made friends. He was still living at home with his mother and siblings in his parents' house in an outer suburb. He managed on Youth Allowance, paid HECS fees, but was stretched with bills, and the rising costs of transport and food. Sometimes Carl needed to ask relatives for money. The course included a six-month internship, which would be the first paid job he had ever had: 'Probably applied for 10 to 12 and out of that I've had one face-to-face and three or four phone interviews and the rest just never replied.'

Aged 25: Carl had now also attained a Certificate III but had not finished his degree at university. Carl had only had one paid job; a two-day per week casual position designing ads that had ended after six months. At this point, he had been unemployed for 18 months and was on Newstart Allowance. He had applied for over 100 jobs looking for full-time work in administration. Looking for work, Carl used the computer at a job agency, but about the service said, 'They don't really actually find jobs for you, and they don't really advertise you to the employers.'

He was very aware that finding a job was more difficult because he was 25 and lacked work experience. At that time, Carl was unsure whether to do more study in an area where there were more jobs, 'like things that are required in hospitals, nurses or what my brother is doing [hospital work]'. He went on to say: 'If you don't get a paid job, you can't really do much in life. People don't see value in you if you're not working and earning money.'

Age 29: Carl was feeling happy and working full-time on a fixed-term contract as a labourer. He described his financial situation as 'just getting along'. The COVID-19 pandemic had disrupted his employment. He was stood down for two weeks prior to the JobKeeper payment, and then reinstated on reduced hours for three days a week. He was thankful to receive the payment but experienced a loss of income and withdrew money from his superannuation. He was still living with family who were concerned they would not be able to meet bills, and so were cutting down on water and electricity usage.

Employment, income and life chances

In the decades since the 1990s the changing nature of the labour market and industrial relations weakened the link between employment and economic security. It became harder for young people to get a 'good job' and there was an increased sense of insecurity.

A major economic disruption to the lives of many in the Life Chances Study was the recession of the early 1990s. Victoria, the site of the study, was particularly hard hit, with the new Victorian government (1992) giving 'priority to fiscal restraint and the reduction of government debt' (Gilley 1993, p. 57). During the recession, unemployment went from 7.6 per cent in 1990 to 11 per cent in 1993 (Millmow 2015). The high levels of unemployment impacted many of the families in the study, particularly in the short-term. For some families, the recession resulted in long-term unemployment. Industries that had been a source of jobs for many of the low-income families in the study such as textiles, clothing and footwear, and car manufacturing were severely affected and recovery was slow (Taylor & Macdonald 1998). Nevertheless, a father who was interviewed in the early stages of the study said, 'Life in Vietnam was much harder' (Taylor & MacDonald 1994, p. 40).

By Stage 2 of the study, there was a growing divide between families with children who had no parent in paid work and those who had two parents in a job. As Alison McClelland observed in her forward to *Unequal Lives*?:

Some children will be growing up in families where a high level of income and security prevails; for others, low and insecure incomes are a continuing feature of life. In the long term, this polarisation has the potential to produce markedly unequal life chances for children and to reduce social cohesion. (Gilley & Taylor 1995, p. v)

Labour market change also meant that those with jobs often felt a pressure to work long hours which undermined family life, as Gilley observed:

The trend to longer hours of work for fathers is an issue of great importance and industrial relations policies should be geared towards reversing rather than accelerating that trend. The problem of long work hours also applies to the more deregulated parts of the economy, including outwork. It raises the issue of whether greater labour market deregulation will help or hinder parents' capacity to work hours that suit the needs of their families. (Gilley & Taylor 1995, p. 136)

When the children were 16, some intergenerational tensions were evident between NESB parents and their children which were intensified by parents' long work hours and 'language gaps between parents and children' (Taylor & Nelms 2008, p. 11). A low-income Cantonese-speaking parent explained:

As we work for long hours per week and don't get much holidays, we have less time with our family and to spend time with my son. It makes it hard for us to understand each other and their thoughts as we don't spend time together ... Both of us parents don't speak English and I feel unable to help my son's problems.

At 18, participants were leaving school and seeking work at a time of high youth unemployment in the global financial crisis. Young people are at high risk of unemployment in recession; and youth unemployment (15 to 24 years) increased from 8.9 per cent in May 2008 to 12 per cent in May 2009 (ABS 2024).

The transition from school to work was extended for many, and even when qualified it was not easy for participants to secure stable employment. At 24, many did not have satisfactory employment. While most were in paid work (79%) almost half of those working were also studying (45%), and a large proportion were not working in their chosen field (41%). Of those working full-time, 39 per cent were employed on a fixed-term contract or casual basis. Young men from low-income families were the most likely to be unemployed and long-term unemployed (Allan & Bowman 2018).

Juggling work and study was hard, and there was a sense that extended education did not guarantee a good job. As one young woman said:

Now that I'm at the point where I have to actually find a job, the lack of jobs has made a lot of that meaningless – not meaningless, but kind of 'what's the point of it all?'. (Bowman, Allan & Levin 2019, p. 7)

Family networks and resources helped buffer the impact of high unemployment, with better-off young people working in their parents' business, or getting referrals to jobs through family networks. Some returned to or extended study, investing in education in the hope that it would pay off once the economy improved. For those on income support, increasingly inadequate and conditional support combined with the push to get a job – any job – undermined building solid career foundations (Taylor, Borlagdan & Allan 2012).

At 30, most who had gained permanent employment had only done so within the past two or three years, after long periods of study and employment precarity. Others found themselves 'doing circles' in the education system in the hope of finding a way out of the cycle of insecure work, uncertain whether it would pay off or they would be penalised for lack of work experience in an increasingly competitive job market.

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In 2020, the COVID-19 pandemic struck. Those with secure jobs fared the best, especially if they could work from home. But they also reported increased workloads and blurred work-life boundaries. Many respondents reported mental distress due to overwork; anxiety about work, money and the future; or isolation from family, friends and colleagues. The 30-year-olds with insecure work experienced income losses, financial insecurity and increased distress and were the most likely to have pre-COVID living arrangements and plans disrupted. Temporary measures such as the JobKeeper Payment and the Coronavirus Supplement helped, but in the absence of a longer-term plan they exacerbated uncertainty (Harrison, Curry & Bowman 2020).

Housing and inequality

In the postwar period, home ownership, with its promise of social and financial benefits, formed a key element of the Australian social contract. Home ownership, supported by policy initiatives, was linked to social cohesion and stability, a sense of security and was considered an investment for future generations (Forrest & Hirayama 2015, p. 236).

During the postwar period public housing was also integral to the social contract. As Janet Taylor observed in 2012:

Public housing has traditionally provided an important source of affordable and secure housing for low-income families in Australia. Access to public housing became more restricted in the 1990s, reflecting a lack of government investment in construction of new public housing and leading to increased rationing, with an emphasis on targeting. Scarce public housing places have gone to those with high needs while many low-income households continued in the private rental market. (Taylor 2012)

In 1990, about one-quarter of the families in the study were in public rental housing, one-quarter were in private rental housing, and one-half were homeowners or home purchasers. Most (83%) of the public tenants and nearly half (47%) of the private tenants were on a low income. In contrast,

only seven per cent of the home purchasers/owners were on a low income.

Life with young children in high-rise estates was not easy. As a mother of four explained:

Neighbours downstairs complained of the noise the children made and threatened us by breaking our door. I was scared ... when my children jumped up and down, I hit them so that they stopped ... The neighbours threatened to set fire to our flat. (Taylor & MacDonald 1994, p. 44)

Nevertheless, as Taylor and Allan observed ‘public housing [provided] a place to live on arrival in Australia and a stepping stone to home ownership for some families ... For others, including sole parents and long-term unemployed parents, public housing represented affordable accommodation’ (Taylor & Allan 2013, p. 19).

The past 30 years has seen disinvestment in public housing and the introduction of policies that encouraged houses being seen as ‘tradeable assets with capital value rather than homes with utility value’ (Mares 2020). Financial incentives, including negative gearing, capital gains tax provisions and loans readily available for property investment contributed to the ‘financialisation of housing’ driving investment in residential property (Burke, Nygaard & Ralston 2020, p. 17). Reflecting this, one middle-income parent observed in 2002:

Our asset, our home, has increased considerably in value and therefore [provides] future security. (Taylor & Fraser 2003, p. 28)

Rather than providing a sense of security and a sound foundation for low-income people, public housing has become increasingly insecure. Indeed, Chung, a young man who craved stability, said:

It’s a roof over my head, I don’t really complain ... With government housing any time they can say they want you to get out. (Taylor, Borlagdan & Allan 2012, p. 28)

By their late twenties most of the participants aspired to own a home, considering it an important next step towards independence

(Harrison & Bowman 2022). The rising cost of rent made it difficult to save for a deposit, and a common response was to return to their parents’ home where possible. For some 30-year-olds, family wealth provided a leg-up, as their parents made substantial financial gifts towards a house deposit. Less well-resourced families helped where they could; for example, some were prepared to act as guarantors for loans, despite the potential risks.

With children of their own, housing costs were a key consideration influencing decisions about work and care. This reinforced the gendered division of labour as men tended to earn more and thus it made financial sense for them to work more, with women working part time to contribute financially to the household while carrying the bulk of the care load (Harrison & Bowman 2024).

Families and inequality

The study provides insight into how advantage begets advantage, and how this tended to increase over the years. Better-off families had access to resources – for example, private education, tutoring and overseas holidays. At age 21, when asked to reflect on their early life chances, most tended to say that their family income had had little effect on their lives as children. However, closer inspection showed how those from families with the lowest incomes had learned to manage money or had become independent quickly. Indeed, Taylor, Borlagdan and Allan observed these young people made an effort ‘to appear “not bothered” by missing out as children’ (2012, p. vi). Nevertheless, when reflecting on their life chances, a key theme is that money makes a difference. As a participant from a higher-income family background explained in 2024:

My background is very much middle class, and I think my dad got lucky at the beginning of the computer revolution in Australia. He got set up quite securely into middle-class wealth, and I think that made a big difference to my life, in terms of what opportunities I was given. Going to good schools, travelling and never really having to worry about money. Not that we had a super lavish lifestyle, but we were comfortable.

In a similar way some of the 30-year-olds had the comfort of knowing that they could 'lean into their privilege' and rely on the family safety net when times were tough (Harrison & Bowman 2022).

Across the life course, family plays an important role in providing emotional, financial and practical support. When asked what had affected her life chances, a 34-year-old woman who had experienced ill health reflected that having a 'financially secure and supportive family makes a big difference'.

In the early years of the study, Taylor and MacDonald (1994) noted that for some 'strong positive relationships acted as a buffer against the impact of low-income'. For example, in the early stages of the study an unemployed Vietnamese father said: 'Financially we are poor but emotionally and spiritually we are well off.' In a similar way, in 2024 the daughter of a single mother reflected on how things 'could have gone downhill' but for the values of her mother who:

... knew the importance of being educated, going to school and uni, being surrounded by the right type of people, so that the bad influence was reduced as much as she could. I think my mother is the most influential person that shaped my chances in life.

Amelia

Amelia's story illustrates some of the intersecting benefits of advantage, even when gender inequality is acknowledged.

Amelia was the second child of an Australian-born higher-income couple. The family had moved interstate by Stage 3 and moved several times before settling in a capital city in another state. Amelia's story is of an advantaged life in many ways. The family was always financially well-off while Amelia grew up and her parents participated in many activities with her. When she was 11 her parents separated, leaving her mother worse-off financially. Amelia did well at school and was an active participant in extracurricular and school activities.

Aged 4 months: Amelia's mother had worked part-time before her birth, was then on maternity leave and keen to return to work to avoid a career break. Her father worked full-time and, despite long hours, helped with evening routines. The family had almost paid off their house and were satisfied they could support their family's needs and save. Her mother thought there should be no differences in the way boys and girls are brought up or in their education. It was important for a girl to get a good job: 'Because she may have to provide for her family all her life.'

For others the stress of poverty and disadvantage was too much, creating pressure and disrupting relationships. For example, a low-income mother talked about the pressure she felt as a mother of young children in 1992:

I just felt I wasn't coping well because of all the things that were happening around me and also I felt I wasn't coping with the family ... sometimes I just felt that I wanted to walk out and not come back. (Gilley & Taylor 1995, p. 58)

In contrast, another mother said: 'I know that there's always that support there' (Gilley & Taylor 1995, p. 71). Knowing that family support is there as a safety net and springboard provides security – and this is not available to everyone.

Advantage entails more than wealth, just as disadvantage is not just about a lack of money. Social networks and cultural capital or knowhow – what French sociologist Pierre Bourdieu called an understanding of 'the rules of the game' – are also important.

Aged 2½: Amelia's family had moved to a rural town. Her father worked long hours and would have preferred part-time work, but helped with daily household tasks, including bath time, getting breakfast, and reading and playing with the children. Amelia spent time with her mother cooking, dancing and drawing. They made good use of local services including the toy library and local library. Amelia's mother said, 'I think books are important to children and to be able to choose their own is interesting and fun for them and a learning experience in itself.'

Aged 5: Amelia's family had moved twice more, and she was now attending kindergarten four half-days per week for \$700 per year. Her mother was on the kindergarten committee, and actively involved socially as well as working two part-time jobs. She preferred this arrangement so she could 'provide the best care for my children'.

Aged 6: Amelia had started school as one of the youngest in the class and enjoyed the teacher, her friends and 'learning new stuff'. Her mother was actively involved as a member of the school council, reading in class and organising social activities. At home, family members read to Amelia every night, and her mother helped with reading homework. In good health, Amelia attended weekly swimming and gymnastics classes and had piano lessons for a while. Although satisfied with the school, her mother wanted the school to provide a combination of academic and social activities and was keen for the school to offer a second language and an updated computer program. The family took interstate holidays together.

Aged 11: Amelia had moved the previous year to an 'expensive' private school because her parents were 'unhappy with the teaching and programs at the state primary school' and was now in Year 7. Amelia had lots of friends and was busy. The family had 'more money than most families' and owned their own home in an affluent suburb. They were conscious of the sharp divide between rich and poor and wanted their children to understand their privilege. Amelia understood her parents thought education was 'very important'. Although she was not sure what she wanted to do, she thought she would 'probably' go to university. The family were interested in discussing current affairs with their children, such as the war in Afghanistan, and her mother wanted more government support for families and children who were doing it tough. Amelia knew 'my family is always there for me'. She asked whoever was at home to help her with homework and was happy with the amount of time she spent with her parents.

Aged 15: Amelia was in Year 10, doing well at the same private school on an academic scholarship that reduced fees by 25 per cent. She worked two shifts a week in hospitality. Her parents had separated when she was 11, so she alternated fortnightly between two houses – an organisational challenge – but she had learnt new skills to cope and had 'a good place to study at both my mum and dad's house'. She was actively involved in sporting and music activities and received a clothing allowance each month. She wanted to finish school but had no definite plans about what was next: 'Maybe journalism ... something with people ... definitely not [health profession] like my family.' Amelia said there was support to plan life after school, because there were 'always expos for Year 12 students'. Her parents helped with the cost of schoolbooks and anything else she needed.

Aged 18: Amelia was finishing first-year university. After beginning in law/arts she changed to arts/science and was hoping to change to a health degree in second year, although she was not certain about her future career. While studying full-time she was a sports coach and working 40-hours a week. Working full-time affected her university attendance but she was 'going okay' as her job had flexible hours and coaching started at 5 am. Amelia earned about \$800 gross a week, and paid rent to her parents. She had enough money for what she needed, and her parents helped her financially. Working full-time allowed her to save for a house and an overseas trip, but she intended to work part-time in second year to have more time to relax.

Aged 21: Amelia was loving her course, was completing third year and had been accepted to do Honours. Living at her mother's house with her boyfriend helped her to save money as she no longer paid rent. Her biggest expenses were transport, study costs, phone and travel. Sometimes her family helped out financially. She had three part-time jobs for a combined 15 hours per week, and also volunteered as a personal support worker. Her earnings were \$300 per week plus Youth Allowance of \$118 per week, so she had enough money for her needs. At age 22, after graduating, Amelia bought her first apartment, with the help of a deposit from her father.

Aged 22–25: Amelia had completed her course and secured a job in her chosen field with ease. She registered as a health professional on a Friday, and started work on the following Monday, staying in that role for two years before moving to a job in a rural area for a year. Returning to the city she started working casually and a year later was made permanent, then later was promoted to a senior position.

Aged 28–30: By this time Amelia had three children. Following the birth of her first child. Amelia took paid parental leave through her employer and the government scheme, as well as 12 months' unpaid leave. Given her extensive parental leave, she was keen to keep her professional registration. She planned to return to work in the following 18 months, explaining this was 'purely because I don't want my registration to lapse'.

Aged 34: Amelia now has four children. When reviewing this case study, she pointed out that we had missed a pivotal event in her life. The 'defining moment' of her 20s was the death of her much-loved brother and was, she explained, 'part of the reason why my partner and I decided to get married and start having children so early'.

Immigration, families and inequality

The 1994 report *Disadvantage and children of immigrants: a longitudinal study* (Taylor & MacDonald 1994) focused on the circumstances of immigrant children and their families, highlighting the need for better access to interpreters and information about services in languages other than English. It also considered the impacts of the move away from manufacturing, with many low-income migrant parents losing their factory jobs in the recession of the early 1990s. At that time unemployment was high, hitting those without English language skills hard.

In the late 1990s there was a hardening of attitudes towards displacement/forced migration, reflected in the introduction of policies that saw people 'seeking asylum in Australia, including children, being held in detention centres' (Taylor & Fraser 2003, p. 4). Some of the parents in the study shared concerns about increased racial discrimination.

Racial discrimination against Asians. We don't know where to go if Australia becomes unsafe to live in. (Taylor & Macdonald 1998, p. 146)

In the late 1990s there was a hardening of attitudes towards displacement/forced migration, reflected in the introduction of policies that saw people 'seeking asylum in Australia, including children, being held in detention centres'.

By early 2002, when interviews for Stage 6 of the Life Chances Study were conducted, policies and public attitudes had hardened following the 2001 September 11 terrorist attacks on the United States.

Some immigrant parents used whatever resources were available to connect with the broader Australian community and learn English, as a participant reflected in 2024 on her upbringing:

My mum thought it was really important to engage with services that were available, and English was her second language, she found it difficult to find some of the resources. There was a church near our house and some of the ladies spoke Chinese and they were able to give her information such as library times, kids clubs, that she thought was really important. Even though we weren't religious she would make us go to church every Sunday because she knew that there were people who could help her and that we could engage with activities that were safe. Even though story time at the library was in English, Mum thought it was very important to learn English and be with other kids your own age, that's because my mum wanted us to be part of the community and have those experiences because she knew it was valuable. It was beneficial for us.

By the time they were 21, 'over half (51%) the young people identified themselves simply as "Australian". However, another group (26%) referred to their identity as Australian followed by another ethnicity (for example "Australian Chinese", "Australian British", "Australian with a little bit of Italian dropped in as well"); while a smaller group put Australian second (for example "Vietnamese Australian", "Syrian Australian"), and four did not refer to themselves as Australian at all, but as Hmong, Vietnamese or Turkish' (Taylor, Borlagdan & Allan 2012, p. 13).

There was a growing sense of cultural identity and a recognition of the benefits and challenges of being non-Anglo-Australian. For example, a participant reflected:

A positive is growing up in the Chinese culture. It's more disciplined than the Western culture. Like there is the constant reminder that you have to respect your elders and that's beneficial ... and just growing up with the correct views and morals in life ... But I guess [a] negative was ... adapting to the Western culture. So it was hard to relate and sometimes hard to make friends because of that, I guess that's the negative. (Taylor, Borlagdan & Allan 2012, p. 14)

While gender was not seen to be a concern for Anglo-Australian participants, it was for those from culturally and linguistically diverse families. As one young woman explained:

It's kind of weird, because in our culture it's the guy that tends to have the first priority, the girl is the second priority. They want a son, because the son was going to be the one to continue the family tree line, and the girl is going to be married out, they tend to love the boy more. Even though they do love us all the same, it's just a cultural thing. They rely on the son more because they know that when they grow old, the son will look after them, the girl will be married off in another family. It's a cultural thing but you do feel that being a girl you are disadvantaged, from your parents. (Taylor, Borlagdan & Allan 2012, p. 15)

Gender, care and inequality

While most Anglo-Australian participants did not see gender as an issue, there are striking patterns of gendered care across the generations. For both generations of parents, structural inequities and gendered parenting norms meant that it was usually the mothers who withdrew from the labour force when they had children. Without 'universal' paid parental leave, which was introduced in 2011, many women were financially reliant on their husbands. As one of the older parents observed she 'basically gave up work. My husband was working – it was tight' (Harrison & Bowman 2022, p. 24).

Gendered attitudes at home were also a barrier. For example, a low-income migrant mother interviewed in 1993 for Stage 3 explained that her husband did not want her to work but to 'be a proper wife and mother'. Even though some fathers indicated they would like to spend more time with their child, long hours and financial imperatives made this difficult. Consequently, most fathers' employment situations did not change following the birth of a child. Also in Stage 3, a low-income father who worked as a waiter explained:

Because of my work, I return home 11–12 pm every day. I can spend little time with my child. Whenever I have leave, I prefer to spend more time with my child otherwise they do not know who I am.

Another man found being a father difficult:

I'm just Dad. [My wife] manages the kids ... I don't know how to be a father it's really trying. I feel that every day. I let them down.

When talking about their daughters in 1993, mothers wanted them to work and be independent. The increasingly competitive job market, and the impacts of the recession, led many families to recognise the importance of education and girls 'getting a good job' because it 'gives financial independence' and for 'all the reasons it is important for a man to have one'.

Over the life of the study, we have seen some significant shifts in policies and gender norms. Increased access to education now allows women and girls to enter a wider range of occupations. In Stage 12, one 1990s mother noted the difference from when she was a young woman: 'The majority

of us went into female-orientated areas like teaching and nursing', whereas for her own daughter: 'there's just so many different types of jobs' (Harrison & Bowman 2022). However, for some girls and young women, gendered cultural expectations dashed early aspirations. For example, at age 11, Lisa, whose parents had arrived as refugees, had wanted to be a doctor, but by 15 she was in a relationship and pregnant at 17. When asked about her dream of being a doctor she replied:

Did I? I don't know, I probably never got there. I haven't got there at all. It was just a dream. (Taylor 2009)

By 21, five of the Life Chances participants had children (four mothers and one father). Almost all parents were low-income (four of the five). Young women were concerned about the risk of pregnancy and what it might mean for their life chances, and this was especially the case for those from low and middle-income families. For example, Narelle, from a low to medium-income family, thought her life chances would be greatly affected if she was not able to work: 'Falling pregnant would be a bit of a downfall at the moment. Mainly if I got restricted to work it would be quite hard.'

Sandy wanted to improve her financial situation before she had a baby:

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. (Taylor, Borlagdan & Allan 2012, p. 57)

Even though some fathers indicated they would like to spend more time with their child, long hours and financial imperatives made this difficult.

By 30, more participants had children, with women noting the gendered impacts of becoming parents, especially in relation to the share of work and care. As with their parents before them, gendered patterns of work and care persisted, even though there was a strong desire for more equal sharing. For example, a mother who worked part-time explained:

The ideal arrangement would be if my husband was to also be working part-time. So, we'd probably still have the kids in two days of childcare, and then do a day each, and then a day together. (Harrison & Bowman 2024)

Some progress towards gender equity has been made over the past 34 years, with improved anti-discrimination laws, workplace policies and paid parental leave provisions (see Harrison and Bowman (2024) for an overview). Nevertheless, women in most households were, and continue to be, the secondary earner and continue to bear the penalty of loss of income when becoming a parent. A mother's observations from Stage 6 hold true some two decades later:

... these days a majority of women work, regardless of whether it's a choice or a necessity ... I'm still really a minor income earner but you know you're paying so much in childcare and so much money in tax and the difference is that you may as well not have worked because you're actually behind. (Taylor & Fraser 2003, p. 165)

In the 2020s stages, the cost of childcare and complex childcare subsidy arrangements still acted as a disincentive for both parents to work. Mothers' workforce participation was disrupted when childcare was not available or too expensive, or when affected by inequities in the tax system.

Return to the family safety net

Each stage of the study showed the importance of families in providing financial, emotional and physical support. Access to resources and financial support especially from parents was important (Allan & Bowman 2018). While all families strove to do the best for their children, socioeconomic background limited their ability which affected their children's opportunities. Economic insecurity increased reliance on the family safety net, but this was only available to those from well-resourced families. Limited investment in equitable social policies combined with the increasing shift of risk onto individuals has led to greater reliance on families, but this has further disadvantaged those with fewer resources.

Some progress towards gender equity has been made over the past 34 years, with improved anti-discrimination laws, workplace policies and paid parental leave provisions. Nevertheless, women in most households were, and continue to be, the secondary earner and continue to bear the penalty of loss of income when becoming a parent.

4 Evening the odds

As the study ends it is timely to consider the value of longitudinal research that reminds us of the uneven impacts on of social, technological, economic and political changes. As Janet Taylor wrote in her 2014 book, *Life Chances: stories of growing up in Australia*, participants' stories:

... point to the persistence of inequality and the role of economic resources in providing opportunities and shaping life chances. They also illustrate the considerable resilience of the families and individuals, and the importance of the support they have been able to receive from our framework of social and community service. They show that life is complicated and that it is important to recognise the interplay of social, economic and individual factors. (Taylor 2014, p. 172)

The temporal and longitudinal nature of this study contributes important insights into 'the relationship between individual lives and wider social and historical processes' (McLeod & Thomson 2009, p. 61). As Neale and Flowerdew (2003, p. 190) observe:

It is through time that we can begin to grasp the nature of social change, the mechanisms and strategies used by individuals to generate and manage change in their personal lives, and the ways in which structural change impacts on the lives of individuals.

Across the past 34 years of research, this study has emphasised the importance of social policy and programs that can even the odds for those experiencing disadvantage. While shifts in policy have created opportunities for some, there have been increased costs and risks for others, resulting in uneven impacts for the participants in this study.

Proposals for change

Although there has been some progress, many of the recommendations from earlier reports still stand. Policy recommendations across the study have focused on addressing inequities, including developing policies that enable:

- accessible, responsive health and support services to support new parents and their infants, including families whose first language is not English
- affordable, quality early childhood education and care to provide opportunities for all children, regardless of their family circumstances
- reduction of costs associated with compulsory education to create opportunities for children from low-income families and support academic aspirations
- 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
- education and career guidance to assist young people to make informed choices about their education and training
- employment services and support to help young people into jobs that match their skills, interests and aspirations
- inclusive workplaces to provide career opportunities for workers, regardless of their caring responsibilities
- gender equity, including addressing high effective marginal tax rates; developing new models of paid parental leave; encouraging greater take-up by men of flexible work; boosting affordability and availability of childcare

- fair and adequate income support to assist people as they move in and out of work across the life course
- secure affordable housing, through reinvestment in public housing, the introduction of rental standards and addressing the treatment of investment properties
- affordable, accessible social infrastructure such as transport.

While no single policy or program can tackle this complexity, the political will to invest in the planks of economic security and opportunity (as noted above) will go a long way to addressing disadvantage.

At a time of increasing uncertainty and change, it is natural to wonder what life will be like in another 34 years, in 2058. There are some alarming concerns, especially in relation to the worsening environmental crisis, but there are also reasons for hope – if we can address structural inequalities through sustainable, inclusive and equitable social and economic policies.

As the study ends it is timely to consider the value of longitudinal research that reminds us of the uneven impacts on of social, technological, economic and political changes.

Appendices

Topics, sample and method by stage

Stage, year, age	Number of children/ participants	Topics discussed	Form of data collection
Stage 1 1990–91 6 months	167	Demographic information, overseas born, pregnancy, birth and use of services, mother's experience of first four to six months, partner/ husband, housing and neighbourhood, finances, child's grandparents, parents' attitudes to childrearing, parents' lifestyle/mobility, happiness and concluding questions.	Parent interviews plus a 110-page questionnaire.
Stage 2 1991–92 18 months	160	Impact of family income, how have things been, changes to living situation, focus on parents' paid work or unemployment, stressful life events, happiness.	Interviews plus a 13-page questionnaire.
Stage 3 1993 3 years	161 mothers 125 fathers	Focus on families from immigrant backgrounds, family members, child's health and wellbeing, mother's health and wellbeing, informal supports, mother's childhood, use of services, childcare, housing and local neighbourhood, employment and unemployment, income and expenditure, mobility and leisure, concluding questions.	Interviews plus a 55-page questionnaire.
Stage 4 1995 4–5 years	149 interviews	Access to kindergarten, housing and household, employment, child's health and development, school, kindergarten or childcare, language, family income, concluding questions.	A 16-page questionnaire. Interviews with children's mothers, and one sole-parent father.
Stage 5 1996 6 years	148	Child's health and wellbeing, child and school, parents and school, childcare, family health and wellbeing, language, informal supports, housing and neighbourhood, employment and unemployment, family income, concluding questions – life chances, father.	Mothers' questionnaire. Two checklists completed by child's teacher (reading and development), two activities with interviewer (copying skills and Primary Reading Test). Fathers' questionnaire.
Stage 6 2002 11–12 years	142 54 selected interviews	'About myself' survey for children: questions about school, home, money, friends, growing up, 'my future', growing up in Australia. Parents' questions: influences over time, child's future, Australian society. Open ended questions: school, family income, stressful life events, family health and wellbeing, family supports, employment and unemployment, costs.	Interview with parent and child. Academic competence assessment of child by teachers. Shorter questionnaire for fathers.

Stage, year, age	Number of children/ participants	Topics discussed	Form of data collection
Stage 7 2005 15 years	Interviews with 41 young people from low-income families 8 interviews with young people from higher income families 39 parent interviews	About myself: 'the important things to me', school, home and family, money and work, friends and activities away from school, 'my future', growing up in Australia.	About myself four-page questionnaire all young people. Interviews with young people and parents separately. A 12-page questionnaire for parents. Review of 24 school reports.
Stage 8 2006 Age 16	125	About myself: school information, schoolwork, work outside of school, activities and recreation, school costs, school subjects, family context, future plans.	Postal questionnaire for young people and parents.
Stage 8½ 2007 Age 17	8 interviews	Experiences about leaving school early, reasons, work, training or education, future plans.	In-depth interviews eight early school leavers using Biographical Narrative Interpretive Method (BNIM).
Stage 9 2007–09 Age 18	138 33 selected interviews	About myself: school information, work outside of school, family situation, schoolwork, school costs, school subjects, future plans, plans over the next three years. Interviews with same eight early school leavers from Stage 8½. Interviews with others: details about leaving/ completing school, since leaving school, leaving home, studying and training, apprenticeships and traineeships, work, looking for work, income, influence and assistance, choice and wellbeing, the future.	Online questionnaire late 2007. In-depth interviews late 2008. Brief contact with 138 early 2009.
Stage 10 2011–12 Age 21	123 25 selected interviews	Life since leaving school, living arrangements, education and training, apprenticeships, work, looking for work/unemployment, income and expenses, resource and supports, myself at 21, experiences of growing up, future plans. (Interview or survey or both – not clear)	An online questionnaire. In-depth interviews using BNIM.
Stage 11 2014–15 Age 24–28	98 34 selected interviews	Highlights since I turned 21, main activities in 2014, education and training since leaving school, education and training, employment since leaving school, employment, unemployment and looking for work since turning 21, unemployment and looking for work, living arrangements, being a parent, income and expenses, health and wellbeing, resources and support, myself at 24, future plans, final comments. Interviews: detailed information, review of the past year, work, current employment or unemployment, working life, volunteering, role of paid work, nature of work and workplaces, education and training, policies, the future.	Myself at 24, online questionnaire. Face-to-face or phone interviews.

Stage, year, age	Number of children/ participants	Topics discussed	Form of data collection
Stage 12 2019–20 Age: 29–30	86 survey respondents 26 selected interviews 14 unrelated parents 77 responses	About myself at 29: focus on economic security. COVID-19 survey	Online questionnaire, including questions to enable comparison with HILDA survey. Face-to-face/phone interviews. Parent phone interviews. Online survey on COVID impacts.
Stage 13 2022 Age 33	69 respondents 17 selected interviews	Online survey: current employment, housing arrangements, education and training, parental status. Interviews: becoming and being parents.	Online survey In-depth phone interviews with 2020s parents.
Stage 14 2024 Age 34	68 responses 26 interviews 32 parent survey responses	Wrapping up the study; reflections on taking part in a longitudinal study, value of study, what has influenced your life chances, understanding of inequality and role of social policy.	Online survey for 34-year-olds. Online survey for parents.

Life Chances reports

The early years

Stage 1

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Work and family life

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For a complete listing of Life Chances publications see the [BSL website](#) or contact the [BSL Library](#).

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Inequality in Australia

Insights from the Life Chances Study 1990–2024

Dina Bowman and Ursula Harrison

2024

Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past and present.



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