



## **The Cost of Education: Two Classes in One Room**

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For further information contact:  
The Social Action and Research Centre  
Anglicare Tasmania  
GPO Box 1620  
Hobart 7001

Tel: 6234 3510  
Fax: 62316480  
Email: [j.flanagan@anglicare-tas.org.au](mailto:j.flanagan@anglicare-tas.org.au)

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## 2. Executive Summary

Four out of ten children in the Tasmanian public school system – nearly half - come from families sufficiently disadvantaged to qualify for fee relief provided through the Student Assistance Scheme. This research demonstrates that these children face structural disadvantage within the school system, which is impacting on their educational outcomes.

Parents interviewed in the course of this project reported substantial costs being passed on to them through schools in the form of discretionary levies, uniform requirements and fundraising. High levels of family poverty, particularly in homes with an unemployed or underemployed head of household, means that these costs and charges act as a significant barrier to children's participation in school. Parents reported active exclusion of their children from school activities when they are unable to afford to pay for their participation, at times enforced quite rigorously by school authorities.

While discretionary levies constitute a small part of the overall Education Department budget, they represent a significant impost to families living on low incomes. Furthermore, uniform requirements and the hidden costs of school participation are causing many families an additional level of financial stress.

The findings of this research suggest a correlation between low income and restricted educational outcomes, absenteeism and non-participation in higher education. An inability to afford routine costs such as uniforms, shoes, food, bus fares, head lice treatment and curriculum costs were all cited as reasons for school absenteeism.

Nearly 1 in 2 children in the state school system are growing up in families facing significant financial disadvantage. Faced with these overwhelming numbers, the Tasmanian education system must stop viewing children from socio-economically disadvantaged families as a minority equity group. In order to ensure optimum educational outcomes for these children it is essential that every policy and funding decision is made with the educational outcomes of children from low income families as a focus.

# SECTION ONE: BACKGROUND TO THE RESEARCH

## 3. Introduction

A substantial proportion of Tasmanian school children are deemed to be sufficiently disadvantaged to be eligible for financial assistance in the payment of levy costs. Eligibility for the Student Assistance Scheme is set in very close proximity to maximum entitlement levels for Centrelink benefits. Statewide, around 38% of students in Government schools qualified for student assistance in 2001.

**Table 1. STAS eligible students in Government Schools**

| Year | % of STAS eligible students | No. of STAS eligible students |
|------|-----------------------------|-------------------------------|
| 1997 | 36.4%                       | 26,328                        |
| 1998 | 38.5%                       | 27,900                        |
| 1999 | 39.6%                       | 29,045                        |
| 2000 | 38.2%                       | 27,981                        |

*(Source: Dept of Education)*

There are two significant reasons why these figures have considerable implications for Education Department policy makers. With 4 out of 10 state school students coming from families sufficiently financially disadvantaged to be eligible for fee relief, the Education Department is now facing serious access and equity issues based on considerations of socio-economic disadvantage. Secondly, the rapid casualisation of our workforce and the accompanying spread of underemployment and disadvantage have meant that children from very low-income families are no longer focussed in disadvantaged areas – they are spread throughout the education system. The impact of poverty on the lives of Tasmanian children is no longer an issue to be faced by isolated schools but is a problem endemic to the system. Schools which were once identifiably middle-class are now attended by numbers of students from disadvantaged families yet it appears they lack the resources and policy framework to deal with the issues facing them.

The introduction of costs and charges across a range of subject areas is having a worrying impact on participation. For example, in a context of increasing concern about childhood obesity and its link to the declining participation of Australian children in sport (Walkley, 2001), parents interviewed in the course of this research reported that the cost of uniforms, fees and petrol to attend games were direct barriers to participation.

The link between socio-economic disadvantage and educational outcomes has been well established and is discussed in more detail in a later section (section 6.4). These issues are more acute in Tasmania where there are high levels of youth unemployment and, compared with mainland states, there are low levels of participation in education by 15 – 24 year olds and extremely low participation rates in TAFE and University education (Australian Social Trends, 2001).

## 4. Methodology

The study used focus group discussions as a research method. This method is described as being effective in drawing out rich and detailed data about perceptions, beliefs, feelings and self-reported behaviours (Hawe et al, 1990; Patton, 1990; Thomas et al 1992). Focus groups are also an effective way of 'giving voice' to marginalized groups and have been used extensively in social science and health research to 'listen' to the voices of the poor, minority ethnic groups, women, or those affected by HIV/AIDS (Rice and Ezzy, 1999).

The study used focus groups as a self-contained method of data collection. Research questions were explored from the perspective of the participants as well as new research issues introduced through the course of the group interaction. Seven focus groups were conducted statewide. Three focus groups were held in the south, two in the north and two in the north-west.

Parents of children in the Tasmanian state school system in primary, secondary and senior secondary college level made up the groups. The selection of participants was based on two criteria: participants' household income (required to be at a level which made them eligible for the Student Assistance Scheme or within 10% of this level) and parental/guardianship responsibility for children who were enrolled in the state school system. A total of 63 people were interviewed. This included 58 women and 5 men. The participants' ages ranged from 26 to 50 years.

Collectively the participants were the carers of a cohort of 190 students. The majority of participants (75%) were dependent on Parenting Payment Single, NewStart Allowance, Disability Support Pension or Austudy as their main source of income, 4% depended on other Commonwealth Pensions or Benefits, and the main source of income for the remaining 21% were wages which correlated with these. This latter group fall into the category of working people now referred to as the "working poor".

Eighty nine per cent of the research participants were recipients of partial fee relief, provided by the Department of Education in the form of the Student Assistance Scheme. Those participants who were not eligible for STAS (11%) indicated that they were ineligible by marginal amounts.

A framework of open-ended questions structured into the three broad areas of the research was used to guide the discussion. The discussions were audiotaped and transcribed. The transcripts were subjected to thematic analysis in order to draw out key concepts, beliefs and language constructs used by participants in discussing education. The dominant themes which emerged from the data were located within the framework of the four specific areas of investigation.

## 5. The objectives of the research

**The objectives of the research were to assess the impact of costs and charges on families living on low incomes and children's access to education;**

- to explore parents' perceptions of how these costs and charges are impacting on their children educationally, socially and emotionally;
- to understand low income families' expectations of the state school system; and
- to explore the reasons for the relationship between low income, low school achievement and early school leaving.

## 6. Poverty and educational outcomes

### 6.1 Poverty, unemployment and the working poor – the world of 40% of Tasmanian households

A social crisis is being experienced in Tasmania. It is necessary for those who value public education to understand recent dramatic changes in the Australian labour market, the financial position of people dependent on pensions and benefits and the experiences of people living in poverty in order to ensure that our public school system responds effectively to the world its students find themselves in.

As a state Tasmania has experienced high levels of unemployment since the mid 1970s. Entering the new century, nearly 40% the Tasmanian population are dependent on Commonwealth pensions and benefits as their main source of income (ABS, Australian Social Trends, 2001).

In addition, Tasmania has experienced dramatic changes in the nature of the labour market. The distinction between the unemployed and those in work has become increasingly blurred over the past decade, with workers no longer likely to make the transition from unemployment to casual and then full time work. Today unemployed people drift in and out of casual employment but the financial returns from this can be so minimal that their period of dependency on unemployment benefits has lengthened. For those at the “bottom end”, the Australian labour market is a precarious and fluctuating experience with constant movement between a succession of short-term low paying jobs, movement in and out of employment and/or long periods dependent on job seeker allowances, long absences from the labor market and a high percentage of wage paying jobs being in impermanent positions (Buchanan & Watson, 2000).

In Tasmania this “churning” of the labor market is highly evident in the Centrelink statistics. The number of wage-earning Tasmanians qualifying for Health Care Cards on the basis of low income (but not receiving any other Centrelink benefit) has increased by more than 2500 since 1999 to more than 11, 000 in September 2001. Additionally, Centrelink figures show that just over 25% of Tasmanian jobseekers (current or suspended recipients of Newstart Allowance or jobseeking Youth Allowance recipients) received income from employment in the month ending August 17, indicating that in that month around 1 in 4 had picked up some work but not enough to lose eligibility for income support. This group includes most of the poorest of the working poor, with casual or part-time incomes at a sufficiently low level that they must also continue to rely on unemployment benefits. To give some sense of what level of income these people are relying on, the highest income a single adult can be earning when they qualify for a Health Care Card is \$16,380 per annum.

The issue of unemployment and long-term unemployment has been a major concern in Tasmania for more than two decades. This State has 7000 less full time employees than it did in 1978 while the number of people employed has grown since then (ABS 1996, 1997, 1998, 1999, 2000, 2001). While Governments cite this growth in part-time employment as a positive, not all workers have welcomed it - with 1999-2000 figures showing that more than 25% of Tasmania’s part-time workers would prefer more hours (Australian Social Trends, 2001).

These statistics are of particular concern because of the relationship between unemployment and poverty. Recent research by NATSEM has identified that the major groups living in poverty in Australia today are the working poor (24%), the unemployed (23%) and other recipients of government benefits (15%) (Harding et al, 2000). Local data supports this finding. The Healthy Communities Survey reports that 26.8% of unemployed Tasmanians worry about the amount of food they buy being enough for the household. Those in casual employment had a rate of worry on this item “more comparable to groups that are not in the labour force, rather than those in paid employment” (DHHS, unpublished).



## 6.2 Low income Tasmanians and the high cost of living

Tasmania's high level of income poverty is accompanied by very high costs for the essentials of life. A quick scan of the expenditure areas which constitute the bulk of average expenditure for Tasmanian households in the lowest income quintile demonstrates how low incomes and high costs act together to make many Tasmanians the "paupers in paradise".

Domestic electricity prices and usage levels are very high in this state. Choice Surveys consistently show that Hobart and Launceston have the highest grocery prices of all of the cities surveyed (Choice, 1998 & 2000). Access to public transport is limited and ABS data also shows petrol prices are the highest of any state (excluding territories) (ABS, ARPSI, 2001). In addition, costs make access to health services is difficult. Tasmania has the nation's lowest rate of bulk-billing doctors with only 60% of practices routinely bulk billing Health Care Card and Pension Concession Card Holders (Madden, 2000). These costs: power, groceries, transport, and health costs comprise more than 40% of average expenditure for Tasmanian households in the lowest income quintile (ABS, HES, 2000).

In addition, the concept of "lower housing costs" is a cruel myth for Tasmania's lowest income earners. Anglicare's work on poverty shows that the high percentage of low income earners in Tasmania who live in public housing or are home owners without mortgages experience some of the highest costs of living in Australia. (Madden, 2002)

This combination of high costs and very low incomes causes particular hardship for Tasmanians living in poverty. The Australian Bureau of Statistics included a survey looking at Financial Stress in its 1998/99 Household Expenditure Survey. This consistently found that a higher proportion of Tasmanians reported being unable to afford basic items:

| Question  | Tasmania | Australian Average |
|---|----------|--------------------|
| Went without meals due to shortage of money   | 4.7      | 2.7                |
| Could not pay utility bill due to shortage of money   | 17.3     | 16.1               |
| Unable to heat home due to shortage of money  | 3.1      | 2.2                |
| Sought assistance from welfare/community organizations due to shortage of money                 | 5.4      | 3.5                |
| Pawned or sold something due to shortage of money   | 7.2      | 4.2                |
| Rated present standard of living as worse than 2 years ago                                      | 31.1     | 26.1               |
| Household can't afford to have a holiday away for at least one week a year                      | 36.2     | 27.4               |
| Household can't afford a night out once a fortnight   | 23.3     | 19.5               |
| Household can't afford to have a special meal at least once a week                              | 12.9     | 11.7               |
| Household members buy secondhand clothes most of the time because they can't afford new clothes | 13.9     | 11.8               |

(Source: ABS, HES unpublished)

The Tasmanian Department of Health and Human Service's 1999 "Healthy Community Survey" provided data for a still to be released report titled "Economic Wellbeing in Tasmania" which found that 10.2% of adult Tasmanians worried about being able to buy enough food for their household and 9% of Tasmanians were unable to purchase prescriptions ordered by their GP because of financial constraints (DHHS, unpublished).

Australia-wide the risk of being in poverty is greater for children than adults. Using the half average family income poverty line, NATSEM has estimated that 14.9% of all Australian children living in poverty (Harding et al, 2001). NATSEM has concluded that while progress was made in the first half of the 1990s in the fight against child poverty, these gains were fully eroded during the second half of the 1990s. A quick scan of Centrelink statistics reveals that there are currently 9151 young people on Youth Allowance in the Tasmanian education system, living on incomes substantially below the Henderson Poverty Line (ACOSS, 2001). A further 42,084 under 16 year olds live in families dependent on benefits such as New Start Allowance, Sickness Allowance, Youth Allowance, Austudy, Abstudy, Special Benefit, and Pensions such as Age, Wives', Widows', Parenting Payment Single and Disability Support.

Anglicare workers are constantly faced with clients who are unable to cope with the high cost of basic necessities and who are regularly going without heating or electricity, keeping children home from school on days when they are unable to afford lunch or school activities and being unable to seek public dental care even after they may have waited months or years for an appointment.

While discussing education issues, research participants constantly alluded to this general context of continual financial crisis.

*"At the beginning of the year I had to go to the City Mission for food vouchers to survive for a couple of weeks and they have given me groceries to cover the food when I was really struggling."*

*"The kids know that we have one good week and one bad week. My daughter is only four and she asks which week it is and I feel bad about that, she shouldn't have to worry, it shouldn't be an issue for her but I have to let her know how things are for us."*

*"The school doesn't send the money back if the child is sick and can't go on the excursion. Last time I had to ask for it back which was embarrassing, but it was \$4.50 and that is bread and milk."*

*"I got these shoes for \$2 from Target. They're brand new, but before that I didn't have any shoes. My kids had the same size feet as me and they got my shoes when theirs wore out and I would be running around in thongs."*

### 6.3 Child poverty and educational equity

The definition of equity adopted by the Tasmanian Department of Education as the basis of its inclusion policy for students with disabilities, is drawn from the National Strategy in Schooling (1994). This states that equity is:

*"...the concept of equal access to school education and the fair and just distribution of benefits from the school education system. The concept is based on the belief that all children have the right to an effective education."*

These same policy documents state that Tasmanian Government has expressed its commitment to "ensuring equity in education through minimising disadvantage to students that may arise from their background or the way education is provided" and acknowledge that there are "significant numbers of young people at school today who are disadvantaged in a way which

makes their educational experience less rich, less rewarding and less effective than it should be. The range of educational outcomes for these students is far more limited than it is for the student population as a whole. This situation is considered to be unacceptable because educational success is crucial to every student's future." (Department of Education website)

Students from backgrounds of low socio-economic status are arguably the most significant equity group confronting by the Department – not simply in terms of size but because of what is known about their educational outcomes. The Commonwealth Department of Education, Training and Youth Affairs (DETYA) in its recent report on equity provided evidence that people from low socio-economic backgrounds were performing most poorly of any equity group in terms of their participation in higher education (DETYA, 1999).

Similarly, the Australian Social and Economic Rights Project, an initiative of the Victorian Council of Social Service and The Stegley Foundation, in its recent report on Australia's compliance with the United Nations Covenant on Economic, Social and Cultural Rights was deeply critical of its compliance with Article 13 – The Right to Education. It particularly cited the slide into fee paying being witnessed in public schools, the national trend to make these fees compulsory and the steady increase in the level of these fees over time. It stated: "Voluntary fees and levies in Australian primary and secondary schools undermine the right to free education." (ASERP, 2001)

#### 6.4 Educational outcomes for socio-economically disadvantaged children

The relationship between the socio-economic status and the academic performance of children has been well established.<sup>1</sup> In their recent examination of the educational performance of their Learning for Life scholarship holders, The Smith Family researchers summarized the findings of these studies as demonstrating that children from families of low socio-economic status are more likely to exhibit the following patterns than children from families of high socio-economic status:

Have lower levels of literacy, numeracy and comprehension;

Have lower retention rates;

Have lower rates of participation in higher education;

Exhibit higher levels of problematic school behaviour (eg truancy);

Are less likely to study specialized maths and science subjects;

Are more likely to have difficulties with their studies and display negative attitudes to school; and

Have less successful school to labour market transitions.

(Zappala & Considine, 2001)

The 1998 National Report on Schooling in Australia concurred with these findings on the correlation between social background and educational inequality when it found that students from low-income homes are more likely to have poorer academic results, to be absent from school more often and to leave school earlier than their richer peers. (MCEETYA, 1998)

Analyses of why students from disadvantaged backgrounds have poorer educational outcomes have traditionally focused on two theories. The first focuses on the economic indicators and contends that better educational outcomes can be bought – through purchasing access to things such as resources, tutors, books, smaller class sizes and educational experiences. The second argues that cultural factors such as parental attitudes to study and educational achievement, role modeling and parenting style are the most significant. Recently it has been argued that the social components of socio-economic variables are of more significance than the economic in

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<sup>1</sup>Zappala and Considine provide a comprehensive review of the literature.

explaining different educational outcomes. These studies have led to conclusions that advise a retreat from policies that provide direct financial assistance on the grounds that "...there is some danger of recommending cures for socioeconomic disadvantage when the malady is social rather than economic" (Williams et al, in Zappala & Parker, 2000; 5)

Such conclusions lead inevitably to individualistic policy responses or programmes which focus on parental capacity run the danger of ignoring the structural context of poverty. Similarly attempts to isolate the interacting factors that combine to create socio-economic disadvantage will inevitably conclude that any individual factor has a minimal impact on educational outcomes because the factors are so interdependent. The world of poverty is one in which stresses and crises constantly interplay because of the incapacity to purchase relief or choice.

There is little evidence of qualitative data which examines the simple question of how the incapacity to purchase participation in the primary and secondary education system impacts on educational outcomes or how educational outcomes interplay with multi-dimensional problem of poverty, financial stress, and parental stress. Little is also known about parents' own perceptions of the relationship between their social and economic situation and their children's academic achievement, or of these same parents' expectations of the public education system.

Policy responses to the impact on poverty and disadvantage on educational outcomes have varied. The Federal Government's response has been to boost its focus on literacy. In funding terms, this meant the dismantling of the Disadvantaged Schools Program, which directed extra funds to schools identified as being most in need and the establishment of the Commonwealth Literacy Program and additional funds for indigenous students.

Most educationalists argue that responding to entrenched poverty and unemployment requires more than raising literacy skills. It also requires relevant curricula, small class sizes, programs which assist parents to provide appropriate psychological and educational support to their children and holistic responses to young people by schools and community agencies. It is clear that effectively responding to socio-economic disadvantage to ensure the best educational outcomes for students from disadvantaged backgrounds requires a range of responses from schools and school communities including targeted programmes such as Flying Start. However, such responses are only ever partial while poverty – the simple inability to pay - remains an issue for so many students.

While the issue of levy charges faced by the poorest parents is therefore only one of the policy issues confronting the Department in dealing with disadvantaged children, for their families it is arguably the most significant. When asked to identify the impact of financial disadvantage on their lives, the pensioners, allowees and "working poor" participants in a 1999 Anglicare research project identified school levy charges as one of their major causes of financial concern (Flanagan, 2000). This research argues that the system of "user pays" is having a significant but underestimated impact on educational outcomes and that there is a major link between levy charges, school attendance, course choices and participation in school programmes.

As one research participant described:

*"In primary school you used to get the books and the camps were cheaper. Now my son is supposed to be going on a \$70 camp and I just don't have it. We've had a lot of problems this year which require expenses, and because I'm on a low income you don't tend to have any choices. The little bit of rainy day money you can actually get doesn't go that far – so we have nothing, we have no back up whatsoever."*

## SECTION TWO: FINDINGS

### 7. Advocacy issues

The difficulties experienced in discussing financial issues with schools were raised by a number of research participants. Some of these concerns fall into a general category of advocacy issues, particularly how the dialogue about costs and charges was managed and the consequences for children and their families when a punitive approach to cost recovery is adopted. Suggestions for schools on how to manage the cost recovery process were repeatedly offered.

#### ***The representation of low income parents in school forums***

The educational costs causing most tension between parents and schools are those which come under the category of "discretionary levies". These are the levies which are not covered by STAS and which may appear in the form of a one-off bill at the beginning of the year or as a smaller annual levy bill and a series of small charges through the course of the year.

*The Guidelines for School Levies, 2000* issued by the Department states that levies will be set by the Principal with the agreement of the school council. Where a school does not have a school council, the school's parent body must be consulted on the amount of levy charges (DOE, 2000). Discretionary levies set through the process of consultation with parent associations are intended to reflect the program being offered in the school and the "educational expectations within the school community". There is a danger that the "educational expectations" as defined by School Council or formal parent body will reflect the expectations or resources of more affluent or socially advantaged groups within the parent body.

The experience of community service agencies suggests that the barriers to participation in such committees can be significant and are beyond the resources of many families living on low incomes. The cost of transport, childcare, fundraising expectations, and an expectation that they participate in the social functions of committees often makes participation prohibitive. Furthermore, research has indicated that where parents are having difficulty meeting the costs of education, they are inclined to withdraw from contact with the school (The Smith Family, 1999).

*"So...then they have these stupid parent teacher meetings that they want you to attend...at night. What are you supposed to do with your kid? How are you supposed to get there when you haven't got a car?"*

There is a dangerous potential for schools' decision-making processes about charges to be insulated from the realities of students' lives. This cultural distance between parent representatives and the broader school community is of course magnified as parent advocates are quite rightly not informed about the private discussions that do happen between individual families and principals about fee relief.

Certainly very few parents interviewed by Anglicare researchers in the focus groups were involved in any capacity in school organisations such as Parents and Friends. None were involved with School Councils. Those parents interviewed who were involved with Parents & Friends lived in areas of wide-spread and entrenched socio-economic disadvantage where the vast majority of the families attending the local school were identified as low income and the parents reported a perception that "we're all in the same boat". In areas of more mixed socio-economic status, research participants repeatedly identified a strong perception of social exclusion from the parent body and a sense that parents who were involved in the school were middle-class, articulate and confident.

*"The P & F are a bit upper class, they make you feel uncomfortable like you're an outsider and they look down on you. They always have their meetings in the evenings to suit rich people, not single parents."*

*"I went to one meeting of the Parents and Friends and I felt really uncomfortable. I don't know what it was. It's kind of like they don't include you and they go quiet as soon as you walk in. It's like they just brush you aside and get onto something that they have thought of."*

*"We are not upper class enough for the P & F, we haven't got husbands who are bank managers. I did start to go but I felt really uncomfortable. It's a clique of friends."*

*"The School Councils are the same group as are on the P & F and their husbands. The same ones do everything but they don't make people feel welcome."*

At times the exclusion felt by low-income parents was quite clearly a result of the parents' inability to afford to participate.

*"The woman on the P & F asked if I was coming to the Fundraising Ball and I said 'No. I don't have a Ball frock' [laughs]. So she said 'Will you help in the kitchen instead?' So I did. I worked in the kitchen and the P&F people went to their Ball. It's the upper class people with all of the money in P & F. You just feel different."*

*"The P & F asked me to help out with the potato stall for the school fair. The woman rang and asked me to buy all the ingredients and claim it back, she said that they would reimburse me with a cheque. I can't afford that and I didn't want to let her know what my circumstances are."*

#### *Barriers to discussing financial problems with schools*

Parents interviewed by Anglicare researchers also identified serious advocacy issues in discussing their financial problems with schools. Parents stated that their own and their children's embarrassment about the sensitive nature of financial problems made it difficult to approach schools. Other barriers cited included parents' literacy levels, their experiences of asking for financial relief from other institutions and charitable organisations and fears about attracting the attention of child welfare authorities if the family is in financial crisis.

*"If you stand outside the bursar's office - it's in the main waiting room, so everyone knows you're there - you're a beggar basically. People know you're standing there because you don't have the money. The bursar's office is known as The Beg and Bleed Office. That's what some parents call it."*

*"You have to degrade yourself to go and ask for them. If you have to go and ask for a food parcel, it's degrading. If you can't pay your hydro bill, it's degrading - and they [Emergency Relief providers] want to see all your receipts to see where you spent all your money. That's degrading. And if you can't buy your kids Christmas presents, that's degrading. It's all degrading. It's always been like that."*

*"I send my kids off to school but I don't go up there now because I am just not confident."*

Parents acknowledged school's efforts to be sensitive to the financial pressures they face but described the impact of more charges in an atmosphere of constant financial crisis.

*"I wouldn't blame the school. The schools are doing the best they can with what they have. The problem is that when it comes to needing or wanting something, you don't apply for it because you've got this myriad of forms to fill out. It's not humiliating, 'humiliating' isn't the word, but it's almost like you're put down because you're in this position where you have to ask for it all the time."*

Parents also acknowledged that payment problems were at times amplified by their own embarrassment about approaching the school.

*"The school's pretty good you know, if you ring up and say you haven't got the money till the next payday and is it OK if you pay then? They're usually pretty good, they usually say yes. But you've got to humble yourself to the Principal because you have to say, "I can't afford for my kids to do this". So you've got to make yourself look bad to the school. You know they're thinking "Can't he afford \$2?" But like... I got paid last Friday and I've got about \$9 left at home to last me till Friday week."*

*"...or you miss a meal so they can go. When the kids get held back [from participating in a school activity] they really feel it...They really miss out on the education and social side. I would rather find the money, pay it and go without than go up to the school."*

*"I know I panic waiting in line to pay the levies, hoping I will have enough. I hate going to the school not having enough money."*

One example of the concrete consequences of the difficulty in discussing financial issues with schools was highlighted in a southern focus group where a parent explained that her two children had been excluded from using the high school library for the past two years because of her inability to pay library fines and the difficulty she had in talking to the school about financial issues.

*"At (Southern) High School both of my kids can't use the library. Well, Alex had a library book stolen out of his locker and Helen can't find her library book either. And now they're not allowed to borrow from the library and I can't afford to pay for the library books. I have got to pay something like \$30 for each book and I can't afford that..."*

*Another parent in the focus group had successfully resolved this same situation because she had felt confident to approach the school and negotiate repayment.*

### **Parents' experiences of the dialogue about outstanding levies**

For families with little or no disposable income after paying for rent and power, negotiations to 'pay off over time' are the only option for most bills. Even this option has its stresses when the next two or three pays are fully committed to pay off other, essential, bills. The pressure from schools to recoup school costs has an amplifier affect when felt in this context of constant financial strain.

*"The week I had to pay his school fees I got a nasty letter and then I got told over the phone if I didn't pay by Friday I would be put into the debt collectors on Monday. I told the Principal and he said 'No way, that's not going to happen'. I did*

*pay the bill though, but that week I had to go to the Salvation Army for a food voucher."*

*"The school has put out on its newsletter that it will send accounts to the debt collectors. I'd rather die. I'd rather hock anything."*

*"They always give you leeway but they always say 'OK but when...?' And if it's a fortnight away they say, 'Can you pay it any sooner?'. So even though they are prepared to let you pay things off over time there is always pressure."*

*"I have had to pay the school levies off over time, I have to say really quietly when I get to the front of the line 'Can I pay these off over time?' and they have always said yes."*

*"I don't think the school cares. It's not their job to care. At the end of the day the administration is still the administration. You can go to the social worker and you can jump up and down and cry but all they'll do is pat you on the shoulder and ask you if you want a cup of tea. The reality is that the bill is still there and no matter what we do – even if we take our kids out of the school, we're still going to have a debt at (Northern) High School."*

*"It's always horrible to have to ask if you can pay something off all the time. I mean they don't really mind, but it's not always that easy."*

### **Childrens' experiences of the dialogue about outstanding levies**

Department of Education policy clearly states that children whose families are unable to pay for required or discretionary levies are to be spared any embarrassment. However, parents reported to Anglicare that processes established to recoup levy monies are acting to cause children considerable embarrassment. Parents reported that the measures they had encountered included verbal reminders to children, invoices sent home with children and quite public processes such as denying students access to school activities, indirect reminders to families through school newsletters and the threat of debt collectors communicated to the school population as a whole through school newsletters.

*"On the first newsletter, it said that parents who couldn't pay the school levies would be sent to Cromptons [debt collectors]. That's not very nice."*

*"The teacher ticks off the list as the money comes in to say who is allowed to go."*

*"Teachers say 'If you mother pays you can attend'. There's real pressure on the kids. They don't want to give notices to us because they know we haven't got the money."*

*"The school segregates them a bit too, the school teacher went crook because my son didn't have something and he had to say that his mum couldn't afford it."*

*"Once I forgot to pay for something and they sent a letter and I had to go and pay it. They sent the letter home with the child; they should have the decency to send it out in the post."*

*"Well, I got a note home from the school saying I had to pay the full amount (the full excursion levy up front) and my son was crying, saying he wasn't allowed to go on the excursion until I paid the bill. He was 6 at the time."*



*"With my youngest son they just send an invoice or a reminder. He has to give it to me. He doesn't want to because he knows what's in it. They don't post them anymore. He's in Grade One."*

*"I sent a note to school saying we couldn't pay for five or six weeks, because our two pays had just totally gone, and there was no way we could pay \$15 for the excursion. They were okay about us wanting an extension, but it was the length of time we wanted the extension over. So ...instead of them ringing me...the home group teacher gave her a hard time; 'Was there any other way that we could pay it prior?' And the note from her teacher came through her school diary. She was just totally embarrassed. I think that fuels the fire of why she doesn't understand when we say no to something, because she cops the brunt of that, rather than us as parents. [It's] because they see her as old enough, or mature enough, to have those communication skills. She's in Grade 8."*

*"At high school, they always nag at the children. I would send a letter along saying that I couldn't pay for it or whatever and my daughter would come home and say, 'Mum, can't you pay for it this week?' A lot of the times too she was actually made not to go because we couldn't pay. So even trying to negotiate sometimes you got lucky, but we weren't lucky."*

*"I'm always giving my daughter notes to take up to the office saying 'Can Eliza please attend this excursion and on pay day I will come into the office and pay this amount of money?' She says, 'Mum, do I have to?' She's so embarrassed that she has to go to the office every time there's an excursion."*

### ***Differing school responses from area to area***

A wide range of responses to low income families is evident across the state school system. In contrast to many parents' experiences, two parents whose children attend a southern primary school reported that they were charged no levy fees at all at that school and that in addition they received assistance with the cost of uniforms. Some parents noted that moving from areas of high socio-economic disadvantage, where STAS students were the majority of the school population, to more "middle-class" schools, where they were a minority, albeit a substantial minority, significantly disadvantaged their children. This small sample suggests that schools in more disadvantaged areas are more successfully prioritising poverty alleviation strategies to ensure equitable access to a range of school programmes in a way that needs to be replicated across the school system.

*"I know that each school is different. Depending on where the school is, you find that almost everything is paid for. But if you go to a school in a reasonably high income area, then you have to pay for everything. And I can understand that, if most of the people who use the school are on a reasonable income, but there's no allowances made for those who aren't. It can be a bit frustrating because if you go to a better neighbourhood school it can penalize you, because you can't afford the things that are available. That's where it's unfair."*

*"There are some schools that have good music programmes. This is where I notice a difference. We moved from going to school at [suburb], which is a low-income area. The music there, the kids could do any instrument they wanted and it cost \$3 a week. And now we've moved to the [District] area and the kids are at (Northern) Primary School and there is no (subsidised) music programme, no (subsidised) drama programme – all that is extra and all the music lessons and those sort of things are provided externally."*

Parents whose children had moved between schools noted the differing priorities placed on cost recovery from low income families.

*“(Southern) High School is such a mixed bag, you get well-off families from [suburb], where there are double income families and the parents can afford whatever they want. And then you’ve got our children, from families that are surviving on only one income or welfare, and there’s such a level of difference. I think that’s why there is such an issue around payment of school excursions. A proportion of students can pay upfront and there’s no hassle. And for those that do struggle, there’s a real push from the school, they want it all in, they don’t want to have to chase for it.”*

*“Today I didn’t have the money to pay for my daughter’s cooking class. She’ll still do the cooking but I’ll have to pay later. She’ll be OK with that. But at her old school, (North-Western) High, if they haven’t paid all their bills by the end of Year 10 then they don’t get to go to the Leavers’ Dinner. They don’t get an invitation to the Leavers’ Dinner! They can owe \$3.00 for cooking and they won’t get an invitation!”*

#### **Communicating about the assistance that is available**

*A number of participants reported that the sources of assistance which were available to them, such as STAS and the uniform bursary, were not well communicated. While literacy is not an issue for many low-income parents it is for some, and communication strategies that rely on the written word, such as school newsletters, are ineffective for these parents.*

*“If you’re on a pension you get a \$50 uniform allowance at the beginning of the year, which not everyone knows about. I didn’t know about it until my son had just about left. You get it if you go to the school and ask the bursar.”*

*“I didn’t know about STAS and I got the \$85 levy and I was panicking, thinking what will I do? I was lucky that a friend told me that I didn’t have to pay it if I showed my Pension Card but I was hitting the panic stations. They don’t tell you about STAS and I wouldn’t have asked. It would have had to come out of the grocery money. They should tell you about those sorts of things.”*

The current system of STAS administration relies on parents remembering to submit their applications. Parents reported that they do not receive notification from the Department of Education if they are successful in their application, only if they are unsuccessful. They indicated that a parent misdirecting their STAS or forgetting to lodge the form will not find out they are ineligible until the school requests the full levy.

*“It’s not so bad for me because at (Southern) Primary you can pay it off the levy during the year, but its difficult for me because this year I forgot to put in the form so you can get it cheaper and so now I have to pay off the full amount, which is \$120. And then it’s not only that, there’s the swimming fees during the year and all that.”*

*“I just thought we had the STAS because I didn’t hear anything. But then the lady at the school said we had to pay the lot and we were hit with the whole bill. That was really hard because we hadn’t been saving for it.”*

## 8. Costs and charges faced by low-income families

### 8.1 Charges faced by families on 'fee relief'

Families interviewed by Anglicare researchers have indicated that the flow of charges coming through schools is having a significant and detrimental impact on the family's household budget. Parents repeatedly stressed the level of costs faced by those who are eligible for STAS. It was important, they felt, to dispel the myth that there is a "free list" for public education. STAS eligible parents with more than one child at school quoted combined levy totals of up to \$260 for the costs of courses such as cooking, sewing, woodwork and excursions. The costs outlined by these parents include those that are covered by the levy charges and other costs associated with education such as stationery, books and photocopy fees.

*"We get STAS but at the beginning of the year for the past three years, I've had a bill for up to \$260 that I have had to pay before the kids can get their books and that's for four kids. .... I pay \$35 per year per child for excursion fees upfront at the beginning of the year."*

*Some parents interviewed had an annual income that was only fractionally over the STAS eligibility cut off. These are families who would fall into the category of wage earners now known as the "working poor". Not eligible for Health Care Cards and for only very few of the state government concessions, these families are billed for the full cost of all levies - the essential levies in addition to the discretionary levy charges.*

Very few of the parents consulted were asking for a free education system for their children. Most expressed a belief that some financial contribution by parents to the cost of education, in addition to the taxation they were paying, was important.

#### ***Lump sum levy charges vs a 'continuous' flow of charges***

While some schools opt for a one-off up-front fee for their discretionary levy charges and ask for no further funds during the year, others attempt to offer more flexibility by reducing this annual charge and charging parents separately for each event as it occurs. Ironically, this second approach, often adopted because it appears more suitable for families on low incomes, appears to cause more stress.

For the majority of the parents interviewed, the discretionary levy charges and other hidden costs associated with education arrived in a small but continuous trickle. This caused a level of constant stress in families with very tight budgets who run the risk of having their child miss out on school-organised activities if they cannot meet the cost. Focus group participants repeatedly identified specific course charges, excursions, school camps, interstate trips, Activities Weeks, stationery, costs of participating in sporting teams, academic competitions, and Leavers Dinners, as significant causes of financial stress for their families.

*"I pay \$20 a fortnight to the school but sometimes I can't pay it and it doesn't cover my debt. I've worked out, that with \$20 a fortnight I'll still owe \$70 at the end of the year and now I'll have another \$70 on top of that (cost of school camp). The pension isn't designed to save money on, to put aside for these expenses. I know that next year there'll be another \$200 odd dollars and that's just for the fees - that's not counting the school uniform, the shoes and the school bag and other trips."*

*"My daughter does sewing so ... it's the material and things. Every week I have to find \$5 or \$10. I find high school is so much more expensive than primary school. There they only have extra things at the end of the year, like the Leavers' Dinner, and I put money away in a Christmas Club for that. But in high school they have things like 'the whole House has been good so they are all going to have pizza' and that's going to cost \$10. And that's really difficult because I haven't budgeted for that. If I haven't got that money by Thursday because I haven't budgeted for it, I can't give it to her."*

*"And then there's the in-school costs. All the puppeteers and magicians that come to the school, we have to pay for it and it's \$3 or \$4 a session. If the whole kindergarten goes and your child doesn't, it's very hard to explain."*

*"I got so sick of the kids coming home saying, 'I need \$5'. I started to keep a record; it was \$70 to \$80 for the two terms. You are just forever forking out money."*

*"First day they went to school - one in grade 8, one in grade 7 - they came back with envelopes, with notices, for \$24 each for school photos. First day! \$22 for the package and \$2 for the school... It's for student ID photos and you're obliged to get them done."*

*"This week my son said he needed \$12 for swimming, cooking and a trip, when you're on a fine line that's a lot of money, you don't have that extra money available."*

## 8.2 Discretionary levy charges faced by low income families

### **Specific course costs**

*Parents reported feeling overwhelmed by the number of high school subjects operating on a user pays system.*

*"You've got a metal work levy, you've got a woodwork levy, you've got a cooking levy, a sewing levy..."*

*"All of the courses are \$30 to \$50 extra for each child at the start of the year. Art pencils are extra, art books, woodwork gear and goggles."*

*[Reading from school levy bill] "You've got Grade 8 art levy \$5, Grade 7 MDT levy \$5, Gr 7 music resource \$5, ... Physical education levy \$5., information levy \$10, Gr 8 Design \$10, Gr 8 Music resource \$5 ,...and \$28 just for Edward to play hockey. Grade 8 cooking and textile levy \$60. There's a grade 7 cooking and textile levy that's \$35, and he was in hospital for half of it..."*

Some of the charges most frequently cited by focus groups participants as being a cause of concern were those associated with specific courses such as cooking and woodwork. These were courses which parents put a high premium on as life skills courses which potentially could lead to vocational training.

*"At (Southern) High school, I've had a lot of problems there. Like for cooking, you had to have the money up front. That was a big hassle. I mean it's a school activity... Why teach them something that they really are not able to afford when*

*their parents are on a low income? I mean that hurts a lot of children, that's discrimination. That's pressure."*

*"Like at (Northern) High school if you don't pay for your kids' things like cooking then they just don't let your kids cook the next week. And then they lose interest and drop out."*

*"Cooking is expensive. You pay so much for what you need every week and at the moment she has to take all her ingredients. It's impossible. It adds up to about \$10-\$15. I've had a couple of times when I haven't been able to pay and the teacher writes it into a book and I pay when I can."*

*"Cooking! My daughter comes home and says we're making such and such and the recipe required rump steak. We never eat rump steak in our house but I had to go out and spend \$20 on rump steak! I mean they are good in that they always bring it home for the family to eat."*

*"I spent \$10 yesterday on ingredients for today. I actually did a survey myself on how much it was costing to send Alistair to school in year 9 and for cooking alone it was \$140 for the year."*

*Again, woodwork and metalwork were two areas singled out for repeated comment as being expensive courses for low income earners and ones which carried particular frustrations.*

*"My daughter made a beautiful table and I was on a low income and it was like 'this table is \$60'. If I didn't have the money they were going to sell it. And they did, they sold it."*

*"Metal and electrical work need lots of extra things. I have to get a friend to pick up a special conductor by next Monday, I haven't even got a pay day between now and then."*

*"In woodwork they are making a table that costs \$20, we were not told about that expense, they should let you know in advance before you let your child do the subject."*

## **Books**

While the essential levy covered by the STAS allocation should cover the costs of the stationery required to cover the essential curriculum, many parents argued that children are not issued with sufficient supplies to last them the course.

*"The loan issue only gives them one set of stuff, and they go through that in the first term... The free list doesn't even cover the books and the biros. They're only given 2 blue pens and 2 red pens at the beginning of the year and told, that's it. And if they need more, if they fill up 3 books I think it is, they don't get any more."*

*"Even you are on the free list, you don't get much. You have to pay for all their stationery..."*

*"You have to pay extra for new books of graph paper and it's \$5 per book and every student has to have a \$22 calculator."*

## **Excursions**

*“Excursions are what break us the most I think.”*

Excursions - day trips to museums, sporting facilities, plays, civic centres, to an eatery to enjoy a communal meal - were the focus of a great deal of the parents' concern about ongoing charges. While many participants repeatedly stressed that they found it difficult to find the money for excursions costs they were also clear that they did not wish their children to miss out on any activity being organized by the school. The lengths parents go to ensure their children did attend activities is evidence the high value placed on this (See section 9.3).

*“They go to plays and that costs. It's just a couple of dollars but it adds up and you want them to go because you wouldn't want them to be left out. But that \$2 could buy you a carton of milk.”*

### 8.3 Hidden charges not included in levy calculations

#### ***The hidden costs of education***

Levy costs reflect only some of the charges faced by all students in the school system. Some regular parts of school life, such as school camps, have never been covered by fee relief or factored into analyses of levy charges. Other regular costs – such as uniform costs, transport, stationery, or research costs are the hidden charges which underlie participation in education. Even full levy exemption therefore, would only ever partially meet the costs of education for low income families.

This reflects the findings of research conducted by The Smith Family which indicated that the real costs of education are significant and are not adequately addressed by levy exemption. Hidden costs identified in The Smith Family research were: uniforms, school camps, excursions, sporting activities, paper, photocopying, travel expenses, materials for assignments, school entertainment, school fundraising, elective costs, school photos, and charity fundraising conducted through schools. This research indicated that while levies in the ACT, South Australia, Victoria, New South Wales and Queensland averaged \$119 per annum, the real cost of sending a child to secondary school was \$1432 pa and to primary school was \$1011 pa (The Smith Family, 1999). Similarly, the most recent Tasmanian Department of Education levy survey (2000) did not include the costs of uniforms, school camps, extra stationery, photocopying, travel expenses, materials for assignments, school fundraising, school photos or charity fundraising conducted through schools.

#### ***Uniforms***

##### Cost

Uniforms have widespread support from the low-income families consulted who see them as a potential low cost alternative to free dress. Many schools have adopted uniforms that are simple combinations of readily purchasable items, making it possible for parents to substitute low cost alternatives for the better quality, but more expensive, options sold through the school.

However, even at discount prices uniforms represent a significant investment for low-income families. Research participants repeatedly stressed that keeping children in uniform represented a significant level of expenditure out of their budgets – reflecting recent research which has demonstrated the difficulties faced by low income families in purchasing essential clothing (Flanagan, 2000).

*"I think uniforms are a good idea though, much as I can't afford it. At least nobody's better than anyone else if they are all in uniform. Like my kids wouldn't be able to afford Levis and the surf shop label clothes – they would be in Best & Less or something and they worry about that, especially the girls."*

*"It's nice for the kids to be in uniform, I like to see them in uniform but I can't afford it. My boys need new shoes, but where do I get them?"*

*"For two children it cost me about \$400. And that was only for two sets of clothes each, two sets of trousers each, two shirts each, a windcheater each, socks, shoes, the hat, shorts for summer, and that was only one pair of shorts each. So you have to wash the uniform out every night and try and get it dry, so they can wear it again the next day. And that's not going to an expensive store, that's going to Best & Less in Hobart."*

*"I would have no problem going up to the school and ordering uniforms from them if it was affordable. If it was like \$10 for trousers – instead of it being \$35 for trousers and \$25 for a polo shirt. As it was it cost us close to \$1000 (for uniforms) when they went back and that's not going through the school. That's going for the el-cheapo brands and going to Chickenfeed and second hand shops, so it's not even as though they're going back with all brand new stuff."*

*"When my daughter started at (Northern) High School two years ago we had to buy everything new - there were no secondhand clothes. And she had to have the proper shoes and the tights. The thick tights that don't ladder or get holes in them cost \$10 a pair."*

#### Schools adopting expensive uniform options

It is apparent that uniforms generally have become an important tool in the 'branding' strategies of schools keen to market themselves as good schools to the local community. Some schools are adopting uniform options that mimic the requirements of private schools and are beyond the financial capacity of low-income families.

*"(Southern) High School has been adamant that kids cannot wear coats that aren't school uniform. It's \$85 for the school coat... I said to Jessie, 'I'm sorry'. So she doesn't wear a coat at all. How are we going to afford that when we've got 3 at school? It's not as though I can go and buy her just a blue parka that looks the same as the school colours. It has to be this particular brand, it has to be ordered through the school."*

*"My daughter is in first year high school at (Southern High). They've just changed their jumpers in the middle of the year. Now you can't wear the plain jumper, now you've got to wear this polo top. The polo top is \$56 and you have to buy them through the school. I've just spent the last four months paying off the pure wool one."*

*"You've got japoras and bomber jackets. They're getting more and more like private schools."*

*"Polo tops... and it will be a fashion disaster if you don't have a polo top on! They're young girls. Just because they're poor doesn't mean they don't grow up wanting what other girls want".*

*“(Southern High School) is very strict about uniform. Everything has to look just like the private schools and it is so expensive. One of the hidden costs is the shoes. The school insists that the girls wear lace up leather shoes. They cost a fortune.”*

Uniform changes create difficulties for families dependent on second hand clothing. After a significant alteration in the school uniform it can take a couple of years for a pool of second hand clothing to build up again.

*“But then you have the Parents & Friends Association who decide that they don’t like the uniform and they are going to change it. And for one child the new uniform costs \$170. The summer uniform is another \$58 on top of that. And when there’s a new uniform, there are no secondhand ones to purchase. We’ve got two years to change over, but for people like us...I’ve already been up to the school about it, but there is no assistance from the school or the Education Department. I was dropping the kids off this morning and there was this row of little girls all in their new tights, and their new jumpers and their new tartan skirts, and I saw my little girl get out and I thought ‘poor little thing, she wants to look like all the others’.”*

*“(Northern) Primary changed over to a new uniform that is a copy of (a local private school). The new uniform is expensive and in one move they wipe out the second hand clothing pool. I don’t know how we’re going to afford it – and they’ll punish them if they’re not wearing it.”*

Other schools, while not adopting japoras or bomber jackets, have school uniforms that have the school logo printed directly onto a school jumper or polo shirt. If this becomes the official uniform, it removes the opportunity for low-income families to purchase the cheap imitation from a chain store.

*“It’s \$27 for a jumper, \$22 for a polo top... there’s pressure – you have to have a polo top that says (Northern High School), a jumper that says (the school name). There were school photos where you had to have a polo top that said (the school name). And pressure from teachers too – the school really hassles the kids.”*

*“School uniforms are a killer, at our school they must wear uniform and they have to have the proper school trousers. I would prefer to get jeans from Best and Less because they are still blue but you’re not allowed.”*

#### School implementation of uniform policy

It is clear that a general uniform policy assists low-income families by promoting an egalitarian school community. However, enforcement of uniform policies is an area fraught with difficulty. In some instances uniform may become the catalyst for a confrontation between a student and a school about behaviour management. However, this research indicates that there are times when schools interpret failure to wear uniform as an act of resistance when a key reason for being out of uniform is cost-related. Certainly, many schools are enforcing uniform policy with a level of rigidity which raises issues about their compliance with the Department of Education policy that children cannot be compelled to wear uniforms. Parents interviewed by Anglicare researchers report that students are not allowed to participate in school activities, and at times they are even forbidden to play in the school grounds or leave school buildings if they do not have the required uniform. Concern was expressed at the impact these punishments were having on the children.



*"It makes them feel smaller and downgraded that they have to say Mum can't afford to buy it."*

*"The kids get in trouble and have to stay in an allotted area if they haven't got the right uniform."*

*"The kids get kept in the courtyard at lunch time if they're not in the right uniform."*

*"I don't know how many times my children have sat on seats because they're not in uniform. If they're not in uniform they're not allowed to play at recess or lunchtime. The school notices say it's compulsory but other people say it's policy, not compulsory. We get confused."*

*"The teachers ask the kids why haven't they got the proper jumper and my daughter comes home and says she has gotten in trouble – I say tell the teacher to ring me."*

*"If the kids don't go to school in uniform they get punished all recess and all lunchtime by having to sit on a green seat on the edge of the playground. What does that do to a child?"*

*"The high school is freezing but they're still not allowed wear extra clothes that aren't school uniforms. We couldn't afford the blazer for my daughter so she would wear an extra jumper over her school jumper and she would get kept in the courtyard for that."*

*"At (Northern) High, if it's a cold day and Charlotte wears tracksuit trousers, they tell her off. She's got to wear this little pleated skirt and leggings. Now the catch is that leggings about \$12-\$15 a pair and they tear very easily."*

*"The high school is freezing. My daughter is on an asthma spray and there is no heating and they won't let her wear any extra clothes that aren't part of the uniform. Its like a morgue in there, your nose goes red because it's so cold. She already wears a singlet and t-shirt under her shirt but she still gets cold. It's freezing in there."*

The impact of strict enforcement of uniform policy is potentially greatest on low-income families as they are less likely to own complete sets of uniforms, spare sets of uniforms, or tumble dryers to dry uniforms during periods of wet weather.

*"My daughter's been sent home because she hasn't had the proper uniform on. In primary school you can just about have two school uniforms but in high school because they're so expensive, you can't. Alison's got two school jumpers (one jumper was given to her), one pleated skirt and one summer uniform and that's it. Because they are so bloody dear...you can't afford to go and get a second one. And if your child's like mine and leaves their clothes under the bed and they don't bring them out till 5 o'clock Sunday night...so you don't get to wash and dry them by Monday morning, so they can't wear them to school, so they have to wear something different. And then you're stuffed."*

*"At (North-Western) Primary School if the kids go to school in different pants or top or whatever because its rained all weekend and you haven't been able to get their uniforms dry, you have to send a note with them - and that's in primary school!"*

Some parents reported being told that patched school trousers were not correct school uniform.

*"One of my children is extremely active, and he's really hard on his clothes. Quite often I'll have to go and buy another pair of trousers to replace the ones he's ripped the knees out of. You try to patch them up as much as possible, but even patched up clothes aren't classed as school uniform."*

*"I got asked if my son had another pair of trousers he could wear because both pairs were patched. I said, 'I'm saving up to buy him another pair of trousers, and it'll take me another fortnight'. I had them on layby. I said, 'he's just going to have to wear these for now because he has nothing else'. To try and fork out \$35-\$40 for two new pairs in one pay is a lot of money."*

It was reported by a number of research participants that they had been put under pressure to buy uniforms for children who were attending kindergarten. Parents stated repeatedly that expenditure on a new set of clothes for children attending school 10 hours a week was not a sensible priority for families on desperately tight budgets.

*"My daughter's only in kindergarten this year and so we've got the cost of uniforms but there is all this extra outlay, because they've just started school and that's when your family payment drops. Your family payment drops \$30 when your youngest turns 5, when they are just starting school and you have all the extra costs. It's ridiculous."<sup>1</sup>*

*"It was really hard for me when Sam started school because I had to get all the uniform and there are kids running round in rugby jumpers and that sort of thing. The windcheaters are on special at the school for \$20. That's on special! And \$20, that's a lot of money for me."*

*"The kinder teacher kept asking when my grand-daughter was going to get her school uniform. I kept saying I wasn't going to pay good money for a uniform when she was only there a couple of mornings a week. I couldn't afford it but I wasn't going to tell her that." (Grandmother with full-time care)*

### Second hand clothing pools

Second hand clothing was an option parents actively pursued for themselves and their children. Second hand clothing pools are available through some schools and a number of parents reported using these. It was pointed out a number of times though, that the existence of a clothing pool did not guarantee access to a uniform in the right size or in decent condition.

*"They sell some second hand uniforms but it's only advertised through the school newsletter if someone is selling something. If you could get a decent quality I would go that way. I'm not too proud to buy second hand clothing, I'm wearing second hand clothing."*

*"The second hand shop is not cheap. We still pay \$30 for some items."*

*"I reckon it would be a lot easier if they had cheaper uniforms. The second hand clothing pool is probably cheaper but the parents who hang round the school or work there voluntarily or whatever, they get first pick. So by the time they've finished there's nothing much left for the rest of us."*

#### Other assistance to low income families

*There is some assistance with uniform costs available for students from low-income families but it is partial at best. Department of Education Social Workers can assist families to utilise the services of community agencies such as the Save the Children Fund and the Sunshine Association to get assistance for uniforms. However, these agencies have reported that they are finding it increasingly difficult to meet the number of requests for assistance and parents themselves commented that this assistance was limited.*

*"I asked for help from the Sunshine Foundation. That was good. But I asked another year and I was knocked back because they had run out of funds and that was hard."*

*"The Sunshine Foundation gives you vouchers but it doesn't always help. For example, they gave us a \$50 voucher for a pair of school shoes but they had to be purchased at Target. But the shoes were sold for \$65, so the extra money had to be found and we didn't have it. With the vouchers, there is no flexibility in where you shop."*

The Department of Education also offers special bursaries for children in years 7 – 10 to assist with the costs of uniform. These bursaries are offered to families in crisis situations at the recommendation of Department of Education Social Workers. Restricting these funds to families who have been identified as being in acute need means that these pools of funds only ever remain a crisis response. Families struggling constantly on the brink of crisis have few options to turn to if uniform policy is too rigid.

#### **School camps and interstate trips**

*School camps also represent a significant financial burden to low-income families. Camps usually come with hefty transport fees plus food and equipment requirements. Many families have few resources to gather these.*

*"Camps are very expensive. My kids will stay home for camp week. It costs \$70 for my daughter to go to Maria Island and that's with no food or accommodation provided. I will have to keep them at home because I can't afford to pay that and I can't let one go if the other doesn't."*

*"There is not enough time before they go on camps, they happen as soon as they get back to school when we've got no money."*

*"Camp for grade seven is \$70 to \$80 per child. I can't afford that so my children didn't go."*

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<sup>1</sup> Family Tax Benefit Part B drops \$31.92 per fortnight when a family's youngest child turns 5. It has a higher rate until then on the presumption that families with very young children face both the normal costs of children and the indirect costs of reduced workforce participation while caring for a very young child.

The more extravagant mainland trips highlighted a difficult tension for low-income families. The inability of people living on low-income to travel, visit recreational attractions or engage in holidays was highlighted in recent research on poverty in Tasmania (Flanagan, 2000). Many parents commented that they would love their children to participate in interstate trips, as their children had no other opportunity to travel or see the mainland. For most, however, the mainland trips represented a more extreme form of financial pressure. This mother of a primary school child felt very strongly that there had been a lack of consultation with parents about the idea of a school trip to Sydney during the Paralympics and that the enthusiasm generated within the school about the trip had placed her in position where she was incapable, and unwilling, to have her child miss out. She said:

*"My daughter went to the Paralympics. A wonderful experience, but it cost me \$1500. ...Now why did the Headmaster suggest that in the first place? We're not a private school. We don't have parents who are doctors, lawyers and dentists. We're an inner city Primary school associated with Redfern in Sydney. So why come up with a suggestion like that?"*

For most parents interviewed, their desire for their children to have the same opportunities as other young people underlay the resentment expressed at the difficult position these trips place them in.

*"We'd love to let her go on the school trip to Queensland but its \$1000 and \$500 spending money. They only run it every two years but we didn't even fill it out – we'll never get her there."*

*"The cost now for people on low incomes is too much. The school is going to take the kids to Queensland and it costs \$1000 plus spending money. The kids came home excited and said 'we're going to Queensland' and I had to say 'no you're not, we can't afford it'. It's terrible to have to say no, I always have to say no, and then you're the big meanie. They shouldn't do big trips, they shouldn't go interstate."*

*"My daughter wants to go on the tourism trip next year and that is \$400-\$500 so I will have to start saving up to put a little bit of money away every fortnight."*

*"I find I have to say no to my kids all the time. Paul isn't going on the Grade 10 trip. That's to Queensland and its \$600."*

*"The trip away was so expensive, maybe 10 could afford to go but there's a lot of people struggling, they shouldn't have them."*

### **Sport**

The cost of sport, even at primary level, is making participation difficult for many low income families. This is particularly disturbing in light of recent Australian research identifying the high prevalence of overweight and obesity in Australian children and adolescents as "a major public health concern". In Australia today 15% of boys are overweight and 15.8% of girls, with a further 4.5% of boys and 5.3% of girls being obese (Magarey et al, 2001). These prevalence rates are high by international standards, lagging just behind the USA. In the context of the findings of this research, it is disturbing to note that researchers cite low socio-economic status as a known predictor of childhood obesity and recommend physical activity as the major modifying factor. They also stress the importance of prevention, particularly with children (Margeray et al, 2001; Joseph et al, 1996). Parents interviewed in the course of this research cited the cost of sports

uniforms, the cost of travel to games and registration with teams as direct causes for non-participation.

*“Sport through schools used to be for free but now, my son wanted to do sport –we can’t afford it. You have to wear the proper soccer boots or football boots, you can’t wear sneakers you have to buy the shin guards – this is in primary school.”*

*“Every week you’ve got to come up with the money. My daughter plays netball and every Friday, when you have been trying to make your money last, you’ve got to come up with a dollar. Just lately I’ve been taking it out of the kids’ bankbooks to pay and you can’t keep doing that. But you’ve got to pay for the netball otherwise they won’t let her play”.*

*“Hockey used to be a set time. It was an hour programme to go and play hockey and get some fresh air and all that. Now if she wants to play hockey, it’s lunchtime or after school and it costs you an extra \$35 a term.”*

*“Danielle doesn’t play a lot of sport because I can’t get her to and from the places.”*

*“My son’s a really good footballer and apparently he’s been playing really well this year and I haven’t even seen him play. I can’t afford the petrol to get to any of the matches. He can only play because he organizes rides with other kids in the team to get to the matches but then you feel really bad because you can’t do your turn.”*

*in the primary schools you have to pay extra for sport with the bus fares and things like that. Like today, my daughter is going to Georgetown to see if she qualifies for the hockey team and I had to send the bus fare which was \$2. It’s not a great deal but with five kids it’s happening all the time.”*

*“I have had two playing – I think it was \$30 or \$40 registration for the season and then you have to pay for the uniforms... I ended up spending \$20 for a pair of shorts! The school supplies the tops but that’s all.”*

*Having a child who was gifted at sport is especially frustrating for families who run the risk of being unable to afford to pay for the child to participate in elite teams.*

*“Jessie is very good at sport and is often selected to represent the school and the district at different things. I think they like to have her in the photos in the paper because she’s from (housing commission area) and it’s like a good news story about our area. But actually, we get very little help to help her participate. Recently she was chosen again for the district badminton team and we just had to say ‘no, you can’t do it, mate, we can’t afford it, the uniform or the fees’. The school actually hassled her and us about it – but what could we do?”*

*“My daughter was picked to run in the Pacific Games and they sent her a letter that said it would be \$800 to go and that’s without the spending money or money for transport. We had to save up between Christmas and Easter to send her. The letter said the school would help with the costs by fundraising but they didn’t do anything. There was a deadline when you had to pay by and we were late so I just had to pay all of my pay into it and not buy the groceries that week.”*

*"Last year, my daughter was selected for the state running team to go to Melbourne. ... the school helped me out. They gave me \$200 to help get her there, but there was no help from the Government. So I had to pay for the airfares, \$101 entry fee and the uniforms were \$70 and they had to be specially made. It would be nice if the Government could subsidise the schools for the children who are representing the state in things like this."*

Swimming was singled out in particular for comment as many parents thought it was an essential safety skill for their children to learn. A number of parents commented that they would not be having their children participate in Learn to Swim campaigns beyond the years subsidised by the Department because of the cost.

*"I just don't like paying for things like swimming, I mean my kids do it, I don't want them to miss out but you know, it costs me \$35 per child."*

*"It was \$40 for swimming for two kids and I couldn't afford it."*

*"We can't afford swimming. We're asked to pay a fee and buy them goggles and swimming caps – with four kids to equip it's just out of the question."*

### **Music**

A number of parents expressed the view that music was an important part of education but that the opportunity for their children to learn musical instruments was limited because of charges.

*"My daughter doesn't do music now because it was just too expensive. That was one thing she really did like but it was just too dear".*

*"It's well known that children who do musical studies at school do much better in all other areas of their schoolwork ... but it's almost impossible for my son. It cost me \$154 a term to be part of the public school Band Programme. That's for one lesson a week, and one performance at the end of the year. When you get what we get, that's the pension, that's a lot of money. That's my house insurance or half my car registration.... I went to the Principal and I said, 'Look, we're on a pension ... and this is \$154 we don't have and my son wants to play in a band'. And he said, 'Put him in, we'll see what we can do'. And it came back there was no concession, nothing available, no discount whatsoever. And I just thought, there's somebody next to him whose father's a surgeon and he's doing fine and would hate to have to say to his son 'No, you can't do it'. But I haven't found the money yet."*

*"I couldn't put mine in music at all and that was very upsetting because I would love them to do music. Music and Dance and Speech and Drama – they're not considered important at all, they're electives, but they are character building. They are things that build confidence and maturity and strength and they should be part of the school programme."*

### **Activities Weeks**

Students' access to extension activities offered in Activities or Options Weeks was also more limited than those of students whose families could afford activities charges.

*"In Grade 9 they have to pick out from the list all the subjects that they want to do next year. There are all these ones that cost and then there are some that you don't have to pay for. So I said to Megan, 'OK, I'm sorry but you can do two classes that I will pay for, but you will have to pick one that was one of the free ones'. Well the first one she picked was self defense for girls. They told me I would have to find \$35. So I said I'm sorry but you'll have to go to the library and study. I mean, she was pretty upset but she understood because she's at that age now where she understands that with five children, we just can't afford it."*

*"The school called Mark up to ask why he wasn't doing activities and he said he couldn't afford to do what he wanted to do and they wanted to know why. The school just told him to choose something he could afford."*

*"Options week is hard. Maria Island is a couple of hundred dollars, Hobart shopping is \$150, and Cradle Mountain fishing is \$80. And it's in November or December when you're saving for Christmas. They should put it through the middle of the year."*

### **Leavers' Dinners**

*Leavers' Dinners, traditional rites of passage in high schools, have recently also been introduced into primary schools. While an important ritual for the young people they are also the scene of excessive expenditure on the part of many students and their families. For low-income families they represent a financial impost significant enough for some parents to suggest a layby system that would run for the entire school year, allowing parents nine months to put aside money for the event. Many other parents questioned the worth of these events and suggested schools place some guidelines on expenditure on them.*

*"The expense that I don't like with schools is, even in grade 6, is the bloody graduation. A grade 6 graduation is absolutely utterly ridiculous. I had to pay for his lunch, clothes, \$21 for a t shirt, \$15 for the lunch, and I had to go and buy him clothes, because he didn't have any what he called "good clothes", I think it was \$49 to get him a pair of dress shorts or dress trousers. Luckily we borrowed a shirt from my dad, a vest from a mate's brother. What a joke."*

*"They need to tone down the Leavers' Dinner for high schools. It's worst for girls because they can't really hire something and it's more like a ball. I felt sorry for two of the girls last year, they really stood out because they were in simple black skirts, really modest, the poor things, their parents might not have been able to afford the dresses. They should tone it down to a long skirt and trousers and a T-shirt like primary school. I don't know how it's got so out of hand, its alright for the ones that can afford it but what about the others?"*

*"The Leavers' Dinner – that was another expense. It cost a fortune – trying to buy a dress and everything for her to fit in. Not so much the dress – it's like, everybody was hiring posh cars! I said why don't we just hire an MTT bus? But she wasn't going in an MTT bus! Well it's all those kinds of things."*

*" We've gone looking for a dress but we still haven't found one. My daughter can go if I start paying for it now [July]. But I'll also have to find the money for the photos and the cost of buying the tea I suppose."*

#### *Other charges and competitions*

*A variety of other charges are faced by parents across the school system, varying from school to school: compulsory Parents and Friends' levy, rock eisteddfod costs, \$20 locker fees, school photos, outfits for the school's participation in the agricultural show circuit, or participation in the Deloraine Drama Festival. School photos, like camps, are charges normally faced at the beginning of the year when families' funds are particularly low, after Christmas and paying for new uniforms and levy charges, but they are so much part of the ritual of the school year that parents again were sensitive about having their children opt out.*

Academic competitions were also a source of frustration for parents whose children wished to participate in an academically challenging opportunity.

*"Competitions – Maths, English and Science, I don't want to deprive them academically and they love doing it but it is \$5 per competition and you have to pay it in one go so that's \$15."*

*"My son is quite gifted academically and would love to go in the competitions but he doesn't even ask because he knows I can't afford it. It breaks my heart. I want so much for him to stay engaged with his studies. His older brother has got into drugs and I'm desperate that it not happen to my next two. It's awful – you hear all this stuff about what puts them at risk of getting involved with drugs and you can't do anything to stop it because you haven't got the money."*

#### 8.4 Other costs which impact on participation

##### **Bus fares**

The cost of transport represents a significant component of the expenditure of low-income families. For families reliant on public transport, the cost of bus fares to get to school also represented a significant cost for parents whose incomes were marginally too high to qualify for concessions or whose children were in kindergarten and therefore do not qualify for the concession.

*"I have to find \$10 a week for bus fares. My husband works but he earns \$2 a week over the [Health Care Card] limit, so I have to find \$10 for the bus pass for her to catch the bus and it only covers nine trips. So that runs out on the ninth trip so then you've got to find \$1.20 for the last trip if you haven't got another pass. Then I've got to find the money for my tablets and stuff because since they have taken away the Health Care Card, I have to find the \$20 extra for that."*

*"Because Nick is in Kindergarten I have to pay for him on the bus. Some days I don't have the money to pay for it so he doesn't go to school those days."*

*"My son doesn't get a bus pass because he's in kindergarten and that's not full-time school. So I have to pay for him to go the three mornings a week. If I don't have the money, he doesn't go."*



## **Computers**

An increasing emphasis on information technology in schools was making families on low incomes nervous about their capacity to leap the “digital divide”. Parents placed a high premium on computer ownership, which they saw as an important educational tool and in some cases, was specifically required to complete school work for high school. Computer ownership appeared to crystallise the concerns these parents have about the difficulties they face in getting their children onto an even educational playing field.

*“All this work on computers! I’ll never be able to afford a computer! She’ll just fall further and further behind.”*

*“In high school these days, a lot of it is about having internet access. We can’t even provide a computer.”*

*“Computers are a major cost and they’re essential. My eldest is in Grade Eight and all her work is expected to be typed up and word processed on computer.”*

*“They lose marks if it’s not word processed and that’s not fair. If they don’t have access to a computer that’s a definite disadvantage.”*

*“The kids need to access computers and you’re lucky if you get half an hour in your lunch hour to access them at school, and because of viruses they can’t take discs. We’re lucky that we managed to pick up an el-cheapo computer, but for families that can’t it’s a real issue.”*

## **Head lice**

While head lice infestations may be dismissed as a discomforting health issue, there is an apparent link between recurrent infestations and recurrent non-attendance for children from low income families. In the context of the connection between attendance and educational outcomes, therefore, infestations are therefore an issue of concern.

The joint statewide policy agreed on between the Department of Education and the Department of Health and Human Services in 1999 identified parents as the individuals with the responsibility for the purchase and implementation of recommended treatment for head lice and eggs. While the Department of Education Guidelines state that the policy modification of 1999 does not change the clinical practice of Family and Child Health Nurses or the responsibility of personnel in schools there has clearly been a shift in practice and perceived responsibility over time. Prior to 1996 nurses working in Tasmanian schools were involved in mass screenings for head lice and from 1996 - 1999 Tasmanian schools distributed head lice treatments directly to parents (Department of Education website, 2001).

*Parents interviewed by Anglicare researchers expressed serious concerns about the apparent epidemic of head lice infestation being seen in Tasmanian schools. Parents reported a strong perception that the head lice infestations had worsened under the dual impact of these policy changes.*

*Treating a child for head lice requires a treatment mixture of Head lice foam (\$12.50 rrp), and Head lice lotion (\$12.50 rrp) for the whole family. It is also recommended that all bed linen, bedclothes, towels, clothes, soft toys, and seat covers be boiled in head lice treatment (\$12.50 rrp). In cool or wet weather families who do not have the financial resources to have multiple sets of linen also face the cost of tumble-drying bed clothes daily. The treatment must be applied*

*repeatedly and reinfestation is common. The financial impact of a head lice infestation on a low-income family is therefore significant.*

*"Head lice treatment is so expensive. It should be available on your Health Care Card. It's a major problem for me. I have two girls and it costs me \$25 a week over six weeks. I have spent \$600 on head lice treatment over the past eighteen months".*

*"Yesterday I spent \$25 on nit treatment and \$7 for an excursion and that is a lot of money for me".*

*"It was just dreadful because they were immune to the treatment. It cost me about \$70. It was the worst experience."*

*"This year has been the worst year for nits at (Northern) Primary School. I don't know how many bottles I've gone through. You're looking at \$12/\$13 a bottle and you've got to do the family. With me having long hair and my daughter having long hair, we were going through 4 bottles a time. It was just getting beyond a joke."*

*"Head lice are rampant down here. Last year they sent home bottles with the kids but now the policy has changed and we have to buy it. It is very expensive, \$12.50 a bottle."*

*"My son got it four times in one term and we had to do everyone which was a lot of messing around. There are six kids and two adults and we did everything but some people don't do it properly so when they go back to school they get it again."*

The impact of this level of expenditure on families living on low incomes is considerable. Participants reported being unable to afford to treat their children, selecting one child in the family at a time for treatment, or prioritising head lice treatment and then being unable to meet other essential costs for their children.

*"I spent over \$120 on lotion over the last three months... I eradicate them and I send them back to school and they come home and they are crawling with them. I've got three children and myself, plus my partner's got really long hair...and you've got to do all the bedding. I took my son to the doctor the other day and he's got school sores simply from scratching the nits and he's been home from school for two weeks."*

*"You haven't always got \$12.50 on the day (for the treatment) so you have to do the conditioner and hope that will hold it off for a day or two."*

*"I've got 5 children and there are times when I just don't have the money for the nit treatment. I have treated the one who is infested and instead of treating the others I have just plaited their hair tightly and told them to stay away from her. I know it's not right, but what else can I do?"*

Participants in this research also indicated that this problem was a specific and recurrent cause for keeping their children home from school.

*"I cut Ella's hair off once. Before that I kept her home from school for four*

*weeks. The teacher said, 'Have you got her away from school?' I said, 'When I've got them all out of her hair she can come back to school.' It's a real problem with the school. They should keep a container of head lice treatment at the school."*

*"When I was living at (the women's shelter) my son went to (Southern) Primary. He got head lice and brought them home and then my other son got them. So I didn't send him to school. I kept him home from school for a week."*

*"Last year Lauren missed out about 4 weeks of school because of head lice, on and off."*

*"I just keep mine home when they've got nits."*

### Departmental responsibility

The guidelines to the Head Lice Policy of March 2001 obliquely acknowledge the relationship between school attendance and infestations in the statement that a focus of concern of the policy is "the need to balance any request for parents to remove all eggs with clear messages that support the benefits of school attendance" (Department of Education website, 2001). The assumption underlying this statement, that parents need to be reminded of these benefits, is contradicted by the findings of this research. It suggests that parents from low-income families are actively requesting assistance with head lice treatment in order to support school attendance.

In the view of parents, since infestations occurred at school some responsibility for this rested with the Department of Education or the Department of Health and Human Services.

*"I think the schools should help with head lice. They should make sure the children are treated. At my daughter's school head lice fall out of the children's heads and onto their books. I've been up and spoken to the Head that many times. I've said 'Can you please do something about it because I have to treat myself and my daughter and my son each time and it's \$10 a bottle each week.'"*

*"We send our kids to school. If we didn't send them, most likely they wouldn't get the nits."*

*"It has a really big impact. It's like a mountain, it's damn hard, the Government needs to subsidise it (lice treatment)."*

*"They should subsidise it or buy it in bulk so that Health Care Card Holders can afford it. You should be able to get it from the school."*

### **Fundraising**

*"Just today I had to send \$9 to the school with the kids because the book club came up, the same week as a special lunch order, they're trying to raise money for new computer equipment, so \$2 each and you get a saveloy and a fruit box. Fine, but it all came together, they both wanted a lunch order, they both wanted a book out of the book club. So I said, yes you can have a book but you have to pick one out that's only \$2, that's all I can afford."*

Fundraising by school groups was another issue of concern for the parents interviewed, who felt

that their capacity to support these initiatives was limited. The volume of fundraising described by parents raises questions about the purpose it serves. Parents had a clear impression that fundraising was being conducted in order to buy furniture and necessary educational resources for the school. If this is so, it raises questions about the funding packages being provided to schools. If it is not the case, it suggests that Parents and Friends Associations may be fundraising excessively without a clear strategic goal of what the funds will be used for.

*"I am on the Parents and Friends and we have to do fundraising because the Education Department doesn't provide enough money so we have to raise money to buy new furniture for the school."*

*"This year we have had lots of fund raising at the school because we are trying to buy new play equipment for the kinder. So every week we've had lamingtons, saveloy days, you know and you have to take a gold coin.."*

*"Our school has fundraisers going all of the time and I can't afford to things like that. I go and help - at least I'm doing something. We are really getting hit this year with big raffles."*

While parents supported the concept of fundraising for school initiatives there was a strong sense that the Parents and Friends requests for support outstripped the capacity of the parent body to provide.

*"This week, no joking, I had to spend \$35 in fundraising. We had Father's Day raffle, fun run, we had a lamington drive and everything else they have in between, like they had a book day. I reckon there's one a week at the moment and kids go " Oh Mum"...but \$2 here and there, it's a lot of money in the end."*

*"And with five of them, it's \$10 every time. And then they have a 'peddlers' day at (North-West) Primary where the mothers cook little bits and pieces, and the kids dress up as a book character...and the kids expect you to make their costumes. And we can't, we can't afford to feed ourselves as well as sell things at school and raise money for the school. It's just so hard."*

*"We have fundraising all year round too. We have chip day and footy day, hot chocolate day... and its always a couple of dollars which you have to pay in advance and it's really hard if it's just before payday."*

*"(Northern) Primary had a Lap-a-thon on the same day as a BBQ so I had to send money in for that as well. Two things on one day – that was really hard."*

*"Third term is coming up, with Christmas, Fathers Day stalls, fairs, raffle books, we've had two lots already this year, then they give you a contribution envelope – yeah, not a problem!"*

*"Then there's the Footy Fever they come home and they want it, and it's a \$1 donation, \$1 for the hotdog and \$1 for something else – it was \$3 each. And I've got four kids at school. That's \$12 for that one day. I think I'd average between \$20 -\$30 per week in extras."*

*"There is Jump Rope for Heart, the MS Readathon. From the time they go to school it doesn't stop."*

*"Plain clothes days even cost you money."*

*"Other kinds of fundraisers – lolly drives, lamington drives, there was an expensive raffle,*

*Father's day, free clothes day, that's another 50c or \$1, footy colours day, sometimes they'll have a barbeque on, or the SRC's doing fundraising. They're usually the ones where even if your child wears school uniform, if they don't wear free dress you still have to pay 50c anyway. Some of the SRC reps are quite imperious, like 'Where's your money?'*"

Raffles and chocolate box sales were singled out particularly for comment. Boxes of chocolates being sent home to families who have little capacity to buy their children treats was felt to be particularly unfair.

*"We had to fill out a form to say whether we wanted them or not. And I filled the form out and said No, I didn't want them, because I knew every house in the suburb would have them and they still sent them home anyway. And I said I didn't want them because I knew if they are in the house, being little kids they'd be tempted and they'd be saying, "Can we have a chocolate? Can we have a chocolate?" and you end up buying the box or you buy some of them. They're about \$40 a box."*

*"It's hard when they send home the big boxes of chocolates. You know, when they're trying to fund raise."*

*"I know when I was working I would take the box to work and I could sell about half of them. But now, I'm not working..."*

*"I hate the raffle books and things. They don't ask you beforehand. They should ask."*

*"The kids are aware with raffles. They say, 'if you can't afford to buy it, they'll take them back.' They are aware that money is not plentiful."*

#### Book club

Book club was also raised a number of times with parents questioning the fairness of placing their children in a commercial situation at school, as once again their children will be unable to participate. Parents also questioned the educational value of the books on sale, pointing out that although these fundraising drives were billed as 'scholastic' they were in fact often books promoting commercial products.

*"And the school keeps sending home these book clubs and it's so hard saying no when these ten little eyes are looking at you. 'Please Mummy can we have this book out of this book club?' It's a fundraising thing for the library and honestly when you get the books, you think what did I pay for? They're rubbish really."*

*"It's the same with all the things that come home, like the Book Clubs and stuff like that. Sometimes I say to Oliver, 'Well I can't, mate. I haven't got it'. He gets angry. It's hard for him, see, he's sitting on the carpet and everybody else is getting things, things that he wants. They cost a lot and they want the money for them within the next 4 days. Maybe if they said it's coming up in 3 weeks I could put some money away."*

*"My daughter has book club and she always wants this and that. She's only four and she knows she can't always have what she wants but if you say no you just feel so bad. Because it comes home from the teacher she sees it as special."*

*"What about book club! My kids' school has this thing, a lot of us complained, that they call a*

*'wish list' where they have been taken along to see the books, they are written down and they come home expecting that Mum is going to get the books that are on that list."*

*"Mine came home with a \$59 wish list for book club. I just had to say, well sorry, mate we just can't afford that. Why can't they have secondhand books or recycling or something?"*

#### Fundraising for charities – the prizes trap

Schools have the option to allow charities to fundraise with the student body. A number of established charities now appear to specialize in this system, offering children tiers of prizes to encourage them to raise more money. For young people this raises expectations that with enough effort they will be able to raise the revenue to equip themselves with a range of consumer goods - from pens to a CD Walkman – goods their families often cannot afford to buy for them. Parents interviewed pointed out that fundraising which focuses on children as fundraisers creates a pressure all its own.

*"Emily was meant to go in a fun run yesterday. They've got all these prizes for them if they raise \$20 or more. How can I raise enough money for her to get the \$20 prize? I can only afford to give her \$5."*

*"You feel so bad. There's always a prize for somebody who has sold the most chocolates."*

*"They get this if they sell 50 boxes, and that if they sell 80 boxes. It's child exploitation."*

#### Barriers to choosing participation in fundraising

Parents reported that they found it difficult to resist fundraising efforts. Some parents had kept children home from school to avoid fundraising costs but often the barrier to declining participation was their own unwillingness to do anything that might make their child stand out from the group.

*"You can't say you are not going to do it [the fundraising] because you want your kids to fit in and not be on the outer to a degree. They have a hard enough time because they're from single parent families."*

Parents also stated that they feared judgment by other parents and generally felt guilty if they restricted their fundraising input.

*"What about the boxes of chocolates they send home and the raffle tickets? Or we're saving money for this and the money for that – it gets way out of hand. And you feel so bad because you send your kid back with a full box."*

This primary school parent's comment indicates how significant she felt the decision to stop fundraising was. While it is unlikely that the school would stigmatise a parent for not fundraising, she felt acutely a pressure to perform.

*"I sent a note to school saying I wasn't doing any more fundraising anymore, that was it - and the looks I got the next time I went down there!"*

The cost of donating goods for fairs or raffles makes active participation in fundraising difficult

for low-income parents. For example, slices cooked at school for sale may still require children to provide the ingredients, parents volunteering their labour for school fairs may be expected to cover costs and be reimbursed later, parents may find themselves being asked to donate goods for a sale table and buy the same goods back.

*"When the school had their fair at the beginning of the year, you were told what each grade had to bring. Kindergarten were doing baskets, so you had to buy the things to fill it up and wrap them and everything. The baskets were left out as they were brought back to school so that everyone could see what was in the baskets. So of course all the kids were saying, 'What are we going to put in our basket?' It was awful pressure."*

#### When low-income families are the target donors

*"Even the fund raising days at school...we've got to donate the stuff and our children buy it back...that cracks me right up. Nothing is for free, believe me."*

A potentially positive response to the costs involved in participation in education is to fundraise to cover the cost of essential equipment or uniforms. However, in a context of widespread disadvantage fundraising initiatives, which depend on raising money from low-income families, are intensely problematic. Parents reported initiatives directed at them collectively as donors to raise funds to purchase sports uniforms or equipment which they were unable to afford individually. They were alert to the irony of fundraising efforts for the 'poor', which drew on that same pool of disadvantaged families.

*"At (Southern) Primary School, we did some fundraising for the kids who were representing the school in athletics or whatever, and bought 40 sports tops in different sizes. We keep them at the school, and give them out to children when they go away to different sports events so parents wouldn't be obligated to have to buy the uniforms. But in the long run, the fundraising has come from the community, which means it's come from parents."*

*"The school runs a breakfast program. But who pays for that? The SRC? Well then, they hit us for more gold coin fundraising. We've had 3 plain clothes days and a footy colours day and an MS for Jeans day or something and they all cost."*

Research has established that Australia-wide poverty is increasingly localized – increasingly concentrated in families and in regions. All Tasmanian local government areas have unemployment rates well above the national average. At community level this means families, extended families, sometimes even neighborhoods exist where almost the majority of people are dependent on casual employment or Commonwealth pensions and benefits for their income. These are communities in which few people have spare money.

*"There's only so many times you can ask the same people."*

*"In my area all the kids go to the same school so they've all got the boxes of chocolates at the same time. Everyone in your neighbourhood has the box of chocolate at the same time and they all go around knocking on each others' doors."*

*"But you utilize the same resources because where else do you go? You can't ask your friends because they're in the same boat. 'You buy one off me and I'll buy one off you'."*

*"They give us a \$5 book and we're supposed to sell that. It's hard because everybody's in the same boat. No-one's got any money. I never try to sell them. Mum and Dad buy one and my brother buys one. Last year, we had \$72 worth of chocolate to sell, \$72 per family..."*

*"Oh yeah, fundraising! Chocolates, raffles... Because if everyone's in the same suburb and they bring home a raffle book and they've got to sell \$10 worth and every house in the suburbs in the same boat and they've all got their raffle book at home. So where are you going to sell them? So all right, the parent's got to shell out for them and send the raffle book back to school. You always end up shelling out for them yourself."*

### **School canteens**

School canteens are another example of a commercial situation operating in the heart of a school, and they are another source of pressure for families who do not have the capacity to participate. Parents reported putting strategies in place such as allowing their children to buy a full lunch at the canteen once a month or even more infrequently but remarks such as "canteen day is World War III at our house" were not uncommon. Giving the children some cash to spend at the canteen on the day after payday was often a reward or compensation for having missed out on activities or treats in the period before the pay arrived.

While debates often rage about the nutritional value of food sold in canteens there should perhaps be a wider debate about the purpose of running such operations, particularly in primary schools.

*"Lunches cost a fortune. I like my kids to have fresh fruit and vegetables every day and that's really expensive. My kids beg me to buy lunch at the school tuck shop, but it's rare that they can have them. It costs a fortune. My kids have had it once this year. That really puts pressure on me. They often ask me and sometimes I throw them 50 cents each to spend at the tuckshop once a fortnight or once a month. But once I do that for four of them, that costs a lot and they don't understand that and they think I'm a mean, miserable mother."*

## **9. The consequences of the "user pays" system for schools, students and their families**

### 9.1 The consequences for schools: attempting to recoup costs

#### ***Two tiers of educational opportunities***

*It appears that some schools have attempted to respond positively to the budgetary challenges of having to recoup costs for activities from parents by developing educational options based on ability to pay. Course work can be modified with a cost-neutral core component with extra activities planned on a cost recovery basis. From the position of the school, this may appear a fair option as it offers children from low-income families the opportunity to participate in at least the cost-neutral core course. However, parents clearly saw this as formalising a system that stratified educational options on the basis of cost and reinforced inequities based on socio-economic disadvantage.*

*"The way it is now the rich can go but the poor have to stay here, it should be more balanced so that low income kids can afford it."*

*"They send you a catalogue at the beginning of the year with activities and what they cost and usually the low income earners choose the activities that are free."*

*" Well, [education] is not free. Without sounding too forceful, I think it [charging*



for participation in education] is socially evil. It is segregating people. If you haven't got the money, and you can't pay then you don't get it."

*"It's a vicious circle. If there are two separate education systems then our kids get out of it with this self-esteem attitude that we couldn't afford to pay for it. 'We missed out because they couldn't even afford the cheapest education system' and that's sad."*

Discretionary levy charges on families who cannot afford them are in danger of becoming entrenched in our education system as an unpleasant but unavoidable given. Schools attempting to respond to the financial imperatives placed on their students' families by introducing levels of course-work with varying cost options are at risk of formalising a two-tiered system of education based on a dramatic socio-economic divide.

### ***Withholding books***

A number of STAS recipient parents reported that they were unable to take home their children's books until they had covered the discretionary levy costs charged up front by their children's schools.

*"If you don't pay the \$25 then they don't get their books."*

*"But they don't give you your books either. Even if you've got the STAS and that covers your books. And what's left is for things like your school newsletters and excursions and things like that - which is like \$30 for the lower classes and a bit more for the higher classes - but they will not give you your books until you have paid that last \$30 of your fees..."*

*"They say to you, you can pay it off but they don't give you your books until you have paid off the lot."*

*"Last year I had to pay it off in instalments. I had to go in on the first week to pay the first one off and you know it's really hard. I'd just had the 8 weeks school holidays and I didn't have a job and I didn't get maintenance and I just had no money... So I had to go in and say I couldn't pay the levy but I would next payday and she said, 'OK when you do that then you can have your books'. So I had to cover all the books in a day."*

*"I went and borrowed money from my mum and dad. If I hadn't been able to do that my kids would have started school without books."*

*"I went into them and I said, 'I've come to get my kids' books' and they had them all packaged up this year whereas normally they didn't. And I said I wanted the books because I was entitled through the STAS system and I would pay the rest off later. And she said, 'No. You are not entitled to get the books until you have paid the whole amount'. Previously I had borrowed money to pay for them on the day but this year I couldn't."*

One participant, whose husband had just managed to pick up some part-time casual work, found that her family was just over the income limit for STAS eligibility for the first time. While the school had allowed payment of discretionary levies over time while they were STAS recipients, a small increase in income had meant they were now not eligible for STAS and expected to pay a \$480 levy up front in order for their child to get his books.

### ***Barring children from participation in activities***

The majority of participants had experienced having their children left out of school excursions or activities because of their inability to pay. Parents perceived participation in excursions to be an important part of their children's education and were concerned about the stigmatization and social isolation their children experienced because of non-participation. The level of distress experienced by parents around this issue is discussed more fully further on.

*"The schools that our kids go to, if you can't meet the costs they'll keep our kids out of the excursions. And the problem is...we feel guilty, because we can't afford what the school is doing. And then they don't learn more, because they sit at school and do nothing, because we can't afford it."*

*"When we haven't had the money, my kids have had to go to the library or sit in an empty classroom and do work while everyone else went off. And that would have really, really upset them at school and I think it's wrong. It's a punishment."*

*"Oh yeah, my kids have been put in the library or put in another class when we haven't had the money for them to go. I reckon it really affects them. It affects them a lot. Like when Tom couldn't go to a camp, because he really likes camping, likes being with his friends and he had to go into a lower grade for a week. Yeah, they went for a week and he didn't like that at all. He was just so sad."*

*"My kids have missed out on school activities. We had a period there when we just had so many things happen at once, the car needed work on it and the registration was due and a few things like that and it came time for this excursion. It was a Government thing, about Federation I think, and I just had to say "I don't have the money. You can't go". Once they let him go and said I could pay them at another time and sometimes they are quite good if the excursion is at the beginning of the week - they will let you pay towards the end of the week when the money is there. But I have had instances when they have said "no money, no go" and that's it. And the kids just have to stay behind in the library or go into another class."*

*"I sent my son to school one day, knowing that he was allowed to go on the excursion, and not long after he arrived back home. I said, 'What are you doing home?' and he said, 'I'm not allowed to go'. It was because I couldn't pay."*

## 9.2 The consequences for children

### ***The impact of costs on students' access to curriculum choices***

As indicated earlier, the parents interviewed reported that the cost of courses had a significant impact on curriculum choices for their children, with many reporting that their children were effectively excluded from certain parts of the curriculum because of costs.

*"Matthew doesn't do woodwork because you've got to pay for it and it costs too much. I can't afford it, and on the wage that he gets [Youth Allowance] he can't afford it either."*

*"I choose subjects... I ask him what he wants to do when he leaves school because I know that if he chooses subjects that he is interested in then he will work at them. If that costs too much then we try to substitute but keep in the same line. Sometimes it works, sometimes it doesn't."*

*"At high school if you don't pay for your kid's things like cooking then they just don't let your kid cook the next week. And they lose interest and drop out."*

### **Children actively restricting their participation in school because of costs**

A further consequence of "user pays" is children disengaging from school activities because of financial imperatives. Parents reported that children actively selected educational programmes on the basis of cost rather than interest or skill. This was done openly, in discussion with their parents, covertly, by not giving their parents notices of events and activities with charges attached, or by absenting themselves on days when fees were required. Parents also reported that their children were aware that some schools do place outstanding levies in the hands of debt collectors, bringing a considerable level of pressure to bear on families who cannot pay.

*"My kids don't always give me the forms. Because they don't want to ask for money."*

*"My daughter has hidden the forms. I said why didn't you go as well? She said 'Oh, I dunno'. Or I found the form in her bag and she said 'I knew you couldn't afford it'. They learn too fast. They grow up too fast."*

*"My son takes it on himself now and filters things from me. I found a notice in his bag about swimming for about \$30 after it was over and I asked what it was about and he said it didn't matter because he knows we can't afford it. And my son's a really good swimmer and this was an advanced course. It would have been really good for him to do it. I would have found the money for him to do it somehow. Some things that are happening at school I don't even know about because he takes it on himself and thinks we can't afford it. He takes it on himself in grade six to run our budget and I don't think he should be doing that."*

*"My daughter comes home and says she didn't put her name down for things that are expensive. She's old enough to know what we can and can't afford. She knows and picks the cheapest options even though she'd like to do something else. We always let her do something but often it's the cheapest thing."*

*"The kids are aware, they know what it's like. My son hands me the form and says 'Can you afford it Mum? If not, I won't go.' He's nine years old and it's bad for them to have to say that."*

*"Teachers say 'If you mother pays you can attend'. There's real pressure on the kids. They don't want to give it [the form] to us because they know we haven't got the money."*

*"They learn that money and education go hand in hand. It costs money. Then they automatically cut themselves out of things and tell themselves they don't care. Like my son's telling me now, 'don't worry about the camp money. Mullet's not going, so Mullet and me have made plans'."*

*"A couple of times my kids just haven't given me notes until the day after the event. They say 'I didn't want to give it to you because I knew you couldn't afford it anyway'. And that breaks my heart."*

*"My son made that decision [not to hand over forms for activities]. He's 13. So in some ways I'm losing control of that. He is making financial decisions based on what he sees as our finances."*

*"Activities week is coming up and that will be \$10, if she wanted to do something else it would be \$40 so she went for the cheapest. They understand what the situation is like at home."*

### ***The emotional impact of denying participation to children***

The parents interviewed were concerned that missing out on activities and excursions had a significant and negative emotional impact on their children. They felt this was particularly so as their children already faced a level of social exclusion because of their inability to purchase fashionable consumer goods, correct uniforms, and because they had so little financial capacity to provide their children with access to unusual or different activities.

*"If you can't afford it (excursion) they get down in the dumps and miserable. I never used to have to live like this when I worked and now it's really bad."*

*"They don't understand why they couldn't go as well."*

*"If you tell your kids they can't go, you can't afford it, they get down in the dumps and they say 'all my friends are going, why can't I go?' and you have to say 'we just can't afford it'. Its really hard."*

*"My daughter gets sad and downhearted and that's when the teasing and bullying starts. I always try to make sure she's got the money to go or she would be very upset. If I haven't got the money I lend it from my mum or my sister if they can lend it."*

*"It's really humiliating for the kids and they miss out on so much education. But they are never the only ones. They have never been the only ones, so we're not the only ones that have problems."*

*"They are ashamed of who they are and they shouldn't have to be ashamed."*

*"There's a lot of peer pressure at school. 'Why didn't you go? Why couldn't you go?' And the child comes home very upset 'Why couldn't I go? I had to stay at school and go into a lower class. Why couldn't I stay home for the day?' Well, I mean, even people on a low income, some of them go to work. Your child says, 'I was the only one who didn't go'. And that's a real mental strain on the child which a primary school child shouldn't have."*

*"They ask why should they miss out and say it's unfair, they say why do other kids get to go and not us. They don't understand."*

*"It worries my son and it's not his problem but they take it on themselves."*

*"It affects the whole family if you don't do one trip, it's not just the kids."*

*"I have said I can't do it because there is no money. I have only had to do that once or twice and that was enough, he gets so sad. I hate to have to borrow money but I just had to put my head down and my pride behind me."*

*"And it's heart wrenching when you've got to say no to your children. They get so disappointed. 'Everyone else is going, why can't I go?' Children just don't*

*understand the money situation. They've just got no concept of it. My 6 year old said to me, "just go to the bank and get some more". They just don't understand that you can't just walk into the bank and say, I'd like \$4 please, even though I don't have any money in my account."*

*"They don't like a stressed out mum. They feel guilty I think. Because even though you don't say you're stressed, you say "I don't have the money". They go 'well it's not my fault' and of course it isn't your fault either it's just the way things are. When they're older they understand a bit more but when they're younger they hate it. They don't understand."*

*"He gets angry and fed up, frustrated, just the same as we do. Except, I suppose, we can get away from it, by doing a course, or doing the housework and forgetting it exists by putting the bills away in a drawer. It's not in our face all the time. I mean they go to school, and it's in their face. The other kids have got the Adidas bags, the polo shirts with the emblems and the teachers aren't looking at them and telling them, you need this, you need that."*

### 9.3 The consequences for parents

Parents reported resorting to a range of strategies in order to meet the costs associated with their children's education. These included budgetary strategies, accessing assistance from charities and restricting participation to one child at a time. These strategies could have a considerable effect on the stress experienced by their families.

#### ***Prioritising children's participation and the impact on family budgets***

Despite all the competing financial priorities parents faced, it was clear that school activities were constantly prioritised in family budgets. However finding the money for school activities could mean going to extremes. Some parents reported approaching charities for direct assistance with school costs, pawning household goods to raise funds or using the grocery money to pay for school costs and then being forced to access Emergency Relief services (food parcels distributed by charities).

*"Once I told my daughter that I couldn't afford to send her on a school trip and she was that upset that I ended up going to an agency in town and asking them to lend me the money. And they did and I paid them back over time... she was so upset and it was affecting her schoolwork and so I just did it for her...It was really hard to do it, but for her, I had to go and do it."*

*"Launceston City Mission are brilliant. I get a lot of bread from City Mission and I buy 'duck bread', \$4 for 20 loaves of bread. You're not supposed to. Livestock bread it is, but it's still in date so I get it for my five little livestock running round my house. I am able to get their lunches here (from City Mission) and the other meals are basically fruit and vegetables."*

*"At the beginning of the year I had to go to the Hobart City Mission for food vouchers to survive for a couple of weeks and they gave me groceries to cover the food when I was really struggling [discussing uniform and levy costs]."*

*"I go and hock something, I've done that often with anything we've got."*

*"I have had to borrow money from someone for excursions."*

*"If kids understand its okay but sometimes they really carry on so you won't pay the rent that week or pay half or pay it in dribs and drabs."*

Trying to balance school charges with the pressing household bills was a universal experience. "Robbing Peter to pay Paul" meant juggling small amounts between utilities, ringing all creditors and asking for extensions, and constantly risking account fees and disconnection.

*"Say if you know there's an excursion coming up and you've got a phone bill. Well, you pay the excursion fee because there's nowhere else you can grab the money from unless you cut down on their food or something like that. So, I'm at the stage now where I pay the rent, then the groceries and then I sit down with what's left over and work out what I can pay. And if I need to find \$5 for the excursions, then I don't pay the phone bill till the next fortnight. Which means a \$90 bill becomes a \$100 bill. So you've got to weigh up whether a \$5 excursion is worth that extra \$10 on the phone bill."*

*"When I get my family payment I just take \$20 out straight away and put it aside for bus money. But if you need milk or bread or something, you've got to break into it and then you have to rattle around trying to find the money for the bus ticket next time."*

*"I don't buy any treats for my children. I make all their treats myself. The treats that they want, the things that all the other kids take to school are just so darned expensive."*

*"We ring up places and say, 'well I can't really make this payment this week, can we re-negotiate or can we pay this amount instead of what we originally said we were going to pay?' So we're constantly ringing these sorts of places and saying, 'due to unforeseen circumstances.. Sometimes you lie through your teeth. I mean you're not going to ring someone up and say, 'Well I really want my child to go on this school excursion, so I can't afford to pay you.'"*

*"You just juggle everything round. I take \$10 off the Hydro this week so the kids can go to that [school activity], so I'll have to find \$20 out of our pay next week to go on the Hydro instead. It just totally puts the budget out of whack, every time."*

*"I do my budget a month in advance, so anything that occurs in that month that is unforeseen – oops! And then you've got to rejuggle the budget. We get paid fortnightly too, so we have to work out that money to cover that whole fortnight, to cover us on our off-pay week, and it's stressful. You've got \$20 to your name and that's got to get you through bread and milk until next payday. So if something unforeseen happens in that second week, sometimes I've had to ring up someone and say, 'Can I borrow \$10 so the kids can go on this?' and I hate doing it. I know they'll do it for me but they shouldn't have to."*

*"You try as hard as you can to get that money for them, whether it's a big bit or a little bit just so they don't miss out because you want them to be exposed to as much education as they can be. You just try to keep some money aside, or borrow from your friends or your family."*

### ***Making choices about children's needs: which one gets to participate?***

For parents with two or more children in the school system the costs are amplified. An untenable struggle then begins to decide which child will participate in an activity. A child may be lucky because their activity notice coincides with payday, others arriving home with an excursion at the end of the pay period will miss out. Even with notice, parents find themselves in the unenviable position of weighing up children's interests, talents and needs to see where the money is best spent.

*"With three children you have to balance it out. Because you know they say, 'If you found the money for him, why can't I go?' and I've just got to sit down and explain to them that that week I could afford it and this week I can't. 'And the next time a trip comes up, it will be your turn to go' and they have to take it in turns. But if they are a bit down...that's when they say, 'It's not fair. Why can't I go? You're picking on me'. Then a fight starts and the children start arguing and that puts the pressure on me."*

*"It's really hard to decide which one of them will get to do what. I sometimes think, well, Helen isn't any good at English anyway, so I won't pay for that and I'll put the money towards Tom's sport because he's good at that."*

*"There's jealousy within the family: 'how come she gets to go, but we can't?' It makes it harder when you've got 2 or 3 in high school at the same time."*

*"If they've both got something you've got to try and cover both or it's going to be 'it's your turn this time' if you don't have enough money, so that's not really fair to either of the losers."*

*"If you've got to explain to them money only goes a certain amount and if three trips come up in the one week you virtually have to put the names in hat and draw one out and say well, you're the lucky one. You just can't afford for everyone to go."*

With their daughter starting Grade 7 in high school, this family made the decision to prioritise her start of year activities week at a cost of \$45 as they felt it was important for her in establishing her new peer group. The consequence of this decision was that the 3 younger children had to miss out on a puppet show being held at their primary school, which cost \$2 per head.

*"Which one do you toss up, and say 'you can go to that one which is \$45, but no, you three can't go to the puppet one which is \$6 all up, because I can't afford to pay for both out of the one pay'. What do you say when they say, 'you found \$45 for her but you won't find \$2 for me?'"*

### ***The emotional impact of not being able to afford school charges – the parents***

*"You just wonder what goes through their heads you know. The other day I was watching my two, just wondering what they think about being told no all the time."*

The impact of having to say no to children's participation in school activities was significant for parents. The stress of responding to these financial pressures and the sense that their children were missing out on opportunities because of their "failure" to compete in the school market place had a significant and negative psychological impact.

*"It's hard, knowing the opportunity is there for them to have some kind of education but we can't afford it."*

*"I think it gets worse as they get older. The younger ones might moan and complain, but the pressure from the older ones is so immense, and it causes all these other issues within the family – stress and health. I seem to have these endless arguments with Jessie about money, "But I did this hard work and I got these good grades" and I totally agree she deserves it because she's done so well in the school, but the bottom line is we haven't got the money for her to go. They don't understand that, they say, 'but everyone else is going'."*

*"It can cause tension. The kids say 'why can't we afford it when next door, they can go?' I have to say that they both work next door and if I give you the money we will have to miss out on groceries."*

*"You make do but you go insane."*

*"The kids see how stressed we are and the fact that we can't meet their needs and what they want."*

*"It's very stressful. You go to the doctor and say you can't sleep because the bills roll around in your head and you think 'How will I do this? How will I pay that?' The doctor gives you happy pills."*

*"I just have to tell my kids that I can't afford things but you just feel like you are being really nasty to them ...It's really hard because you really want to give them that but you can't..."*

*"Both of my kids work. They looked for work so they won't have to ask me for money. My daughter takes excursion money out of her own money and you feel really bad. It's our responsibility and we are failing in our responsibility."*

*"You're the one who they come home and throw all these notes at. And you're thinking, "Oh no! Not another piece of paper! How much is this one going to cost?"*

*"Parents start blaming themselves because they can't afford to get the things that they need for them. We've been told our son needs extra tutoring but we can't afford it."*

*"You feel like a failure because you can't give your children what they want when they want it, and you can't give them what's best for them."*

*"It gets really frustrating. I mean it's not as though we have the money and we are trying to get more support for nothing. All we are trying to do is give our kids a decent, well-rounded education and we are limited through what we earn. Like for us - through no fault of our own, my husband got an injury so he can't work and there's no recourse, there's no compensation, there's nothing... After being high-income earners we are now low-income earners and there's nothing we can do about it. And it's so frustrating because you know these things are there, you know that they are available but only if you've got the money."*



*"When your kids are wanting things all the time and you can't afford it ...it makes you feel inadequate. It makes you feel so inadequate...and you look at your kids and you do, you get really really depressed."*

### **Justify the cost: the mentality of user pays**

*"[After uniform costs] I have to pay the fees, they come to \$60 for the year. That covers all the excursions and things, but he's only at kinder two days a week and he's only been on one excursion so far. It's a waste of money as far as I am concerned."*

*A natural consequence of school charges being imposed on strained household budgets is that parents turn a critical eye on the activities and programs the school offers in terms of cost-effectiveness. Like any other purchase, school expenses are carefully scrutinized in terms of their value. The parents interviewed identified the following criteria in their assessments of the value of school activities: its priority in the family budget, its potential to increase their child's eventual employability and, lastly, its value for money. These assessments had little apparent impact on the child's attendance at these activities – even when they clearly had no educational value (such as a trip to a Pizza Hut) parents reported going to extremes to ensure their children attended. However, the impact of the "user pays" system in this sense has been the introduction of market values into the relationship between parent and school, with parents now analyzing curriculum and levy expenditure in terms of cost-effectiveness.*

*"And these activities they do: I mean ten-pin bowling...It'll probably teach you co-ordination or something like that, but its not going to help you get a job."*

*"They went to The Sound of Music. Why? If they were studying music or singing or theater or production, fine, it would be a school excursion but going to see things like that is a waste of money for parents."*

*"They'd be better off doing sport or something that they can carry on through life. Or other activities that are more productive, that they can attribute towards getting a job. How's ten pin bowling going to help you get a job?"*

*"I don't have any problem with those kind of life skills, and going out and experiencing the world, but I feel that they spend more time out of the school than actually in the school learning. And yes it's great that they reward the students for really good behaviour and good learning, but it's at a cost to parents."*

*"The Kinder fees for two days are the same as the Grade 4 fees when they go every day, the Kinders don't go on excursions and they don't use the same materials so I don't know how the fees can be the same."*

*"We had to pay an excursion fee and then the kids only went on one excursion to the fire station and we walked there."*

*With these pressures, selecting children's courses also becomes a function of economy rather than being able to promote your children's interests and talents. For some parents, the fact that their children had begun a pattern of truanting from school made them more reluctant to pay for enrolment in courses with levy charges.*

*"Cooking is quite expensive...particularly if you know your daughter is not going to go. I mean, my daughter sometimes doesn't turn up for school and when she does turn up they send her somewhere else to do something else....and I still have to fork up the money. ..and she probably won't ever finish the subject."*

*"And I just know that the pressure that we're under to pay, for things that they want to do, I know that Will really wanted to be a chef, so he decided to do cooking. But what was it going to cost me - it was ridiculous and I wasn't 100% sure he would attend. That does affect them. That kind of thing has to affect their further education, it just has to."*

## 10. Absenteeism

*Absenteeism as a consequence of financial distress was a common experience of the children of parents interviewed in this research. An inability to afford bus fares, lunch, shoes, curriculum costs, head lice treatment, childcare for younger children or excursion costs were all cited at different times as causal factors in absenteeism.*

*"I've kept my kids home from school before when I've haven't had the money for them go to something. Otherwise teachers just sit them in the library while the other kids go on an excursion or something."*

*"I keep my kids at home if there are activities on and I don't have the money."*

*"Yeah, like Georgia, she used to stay at home most of the times there were days you needed money for."*

*"If you can't pay they don't go, they get put into another class, it depends on what grade they are in. Sometimes you just keep them home from school."*

*"You keep them at home if you can't pay, if you can't afford some activity."*

*"My kids don't go on free dress day because you have to pay. We need to stick to uniforms."*

*"If there is an excursion and I don't have the money I ask the kids if they have anything else important on that day and if not they stay home. If the excursion comes at a bad time of the year, when the rego or hydro is due they don't go."*

*"I've kept my kids home from school before when I haven't had the money for them to do something...otherwise teachers just sit them in the library while the other kids go on an excursion or something."*

*"A few times I've had to keep them home from school, because we can't afford to send them on an excursion. There are no facilities at the school for them to go into another classroom, so if they don't go, they just stay at home. So they miss out, totally, literally, they don't even go that day."*

With income levels so low that many families may be literally penniless by the second week of a pay period, Centrelink pay cycles have an enormous impact on the lives of low-income people. Parents report that their inability to meet costs is most marked in the days before a Centrelink pay arrived, and that their child's absenteeism was more likely to occur in that week.

*"My kids miss out if there's some special excursion or something we have to pay for and they've only given us a couple of days notice and it's not pay day. They want to go but they can't. You can't very well send them to school when they can't go on the excursion or whatever because they have to stay back at school or sit somewhere else. And it's not fair to the kids."*

Some parents were also aware of times when their children had chosen to truant rather than be left out of activities.

*"It upsets my boy something terrible, he won't go to school if I can't afford for him to go on the excursion."*

*"That's what they did to Sophie, they put her in another class but in a lower grade for the day and she came home at lunchtime. I said 'What are you doing?' and she said 'I am not going to be degraded'. It wasn't just her, it was like five or six who couldn't afford to go ...on a day excursion for about \$20."*

*"A couple of times when he was doing cooking and I didn't have the money, she made him sit out of the class and do written work. He told me walked out of the school and he told me, which I agree with, if they cant afford it, why should they have to sit there writing out recipes? It's humiliating."*

## **11. Parents' expectations of public education**

The parents who participated in this research were invited to share their hopes and expectations for their children's education. Major themes to emerge from this discussion were the very close links for parents between educational outcomes and employability. Many parents forcefully expressed their concern that their children emerge from the education system with a chance to become employed. The clearly saw education as a potential path out of the poverty cycle.

Of concern for educationalists were the discussions around participation in higher education. Parents acknowledged that the impact of high levels of youth unemployment and the Youth Allowance activity test requirements, requiring young people to participate in training had meant a higher retention to Year 12. However, a number of parents talked about actively discouraging their children from considering higher education because of financial imperatives.

Most parents expressed very high aspirations for their children, but economic barriers to higher education were an issue for a number of parents who quoted college costs, upfront TAFE course charges and HECS fees as significant barriers to higher education. Some of these parents had made attempts themselves to retrain through TAFE or University after redundancy or unemployment and had experienced the loss of income and entitlement that accompanies moving from New Start Allowance to Austudy. Parents were fatalistic about young people being able to complete a course of study when their only entitlement was Austudy and their families were in no position to offer financial support. They also expressed great reservation about encouraging their children to take on substantial HECS bills. Parents were aware that with the increase in casual labour, the transition to the labour market did not bring the financial returns it once did, allowing for a quick accumulation of capital and repayment of student debts. They forecast a future in which their children would have access to only casual or part-time work or would perhaps face unemployment. The concern was expressed that the burden of a HECS debt might make it impossible for their children to ever establish themselves.

*"If they want to go to university to be a doctor, I want to be able to encourage my children and say, 'well you go for that'. But we can't at the moment for the simple reason that it's going to cost us to send them there and it's money that we just don't have ..And if they come out of it, it's \$14 – 15,000 they're in debt. And what's to say that they will get a job straight away? I know a lot of people who've put themselves through Uni and still are unemployed."*

*"I don't want my children to take second best. I think every parent is the same, you want the best for your child. You want them to have a decent job, and a decent income and a decent life. Every parent wants that for their child, and it's heartbreaking to make a decision to say, well sorry but you can't do what you want to do, because we can't support you in it."*

*"I'd like my children to be able to go to university, if that's what they want to do. But the way things are at the moment, it's going to cost too much to have them at university. There are HECS fees, and they can be delayed, but then the kids are left with a debt to pay off, and Austudy isn't enough for them to live on."*

*"And we feel like we're failing our children, because we can't give them what they want and what they need. I'm sort of hedging my children into maybe going into a trade where they can get an apprenticeship, because they're not going to be able to become doctors and lawyers, or vets, or whatever they want to be, because realistically we can't afford it."*

*"Well, one of mine will go to Uni. I know that because he's already said that's what he wants. But that's really hard because I don't know how I am going to afford to send him to Uni."*

*"Even with TAFE - TAFE still has a system where it's still not free of charge. If you're on a low income they'll still do a concessional rate, but you still have to come up with a set amount, and you have to have it upfront to enrol. If you don't have that then you can't do it, and you can't go on and do trade apprenticeships and things like that because you've still got that \$100 or so each term."*

*"My 3 older children are, 21, 19, and 16. When they finished school, I encouraged them all to go to college, and then I was encouraging all of them to go to Uni. One got to the stage of going to Uni - found out what the fees were and said 'no way!'...One of them has got an apprenticeship now, so things are starting to get better, and my youngest, I have the same hopes and dreams for her, and it will probably be easier for her because I haven't got the cost of the other ones, she'll probably be the one who'll be the lucky one."*

## 12. Simple mechanisms to assist low income families

As is evident throughout this report, Tasmanian schools have tried to respond to the situation of low-income families with varying degrees of success. A number of stories and suggestions were shared by the parents interviewed highlighting successful initiatives currently being offered by schools or which could readily be adopted by schools. These included adjusted billing systems for levy charges, alterations to uniform requirements, family discounts and direct assistance to families in distress such as breakfast programmes.

### 12.1 Parents' recommendations for change

#### **Billing systems**

*"We're not asking for sympathy. We're asking for options. And a little bit of pride."*

For families reliant on the fortnightly cycle of Centrelink payments, pay week is often followed by a very lean week in which many families have literally no money at all.

*"When people on wages say they have no money, they mean they can't afford to go to a restaurant. When we say we have no money we mean just that. No money for bread. No money for milk. There is no money in my purse."*

Families who have been on income support for a long time have seen their financial situation worsen as their savings disappear and their household goods deteriorate. They often have no financial resources outside their Centrelink payments. Many Centrelink recipients have direct debits in place to cover rental and power and the only part of the week's income over which they have any discretion is that set aside for food or petrol. Many families budget stringently, planning weeks ahead. With these constraints, bills arriving home with an expectation that they be paid in 2 – 3 days cause great stress. Parents require weeks to plan and set aside money.

Common themes of discussions in the focus groups were the simple strategies schools could adopt to assist families to cover costs. The first of these was giving parents sufficient notice of upcoming events to enable them to budget over at least one, if not two, fortnights. Insufficient warning of upcoming events was cited repeatedly as a direct cause of children missing out on school activities.

*"They should give people at least two weeks before something is on so that people get a pay."*

Even with sufficient notice families may need the flexibility to pay excursions off over 4 – 6 fortnights.

*"I need to pay things off over two or three months. We have a big family, the schools need to be more flexible about it."*

#### **One-off levy charge**

Parents consulted were generally supportive of a "one-off" discretionary levy charge. It was widely felt that one large bill, if given sufficient time to plan and budget for, was preferable to a series of unpredictable charges. Again, however, flexibility in billing methods was the key to assisting low-income families. A number of parents requested that levy charges for the new year

be advertised by the end of Term 3, allowing time to budget and save or alternatively they suggested that a regular payment scheme be implemented, allowing families to pay a small, set amount out of each fortnight over the school year.

*"I've rung the school and said, 'why can't you implement some kind of system so that at the beginning of the year, there is say \$200 to cover the cost of the excursions and allow parents perhaps the first term or something to pay it, so they can still attend, but the parents can pay it off per fortnight?'"*

*"At (Southern) Primary, we're implementing a system where parents can pay a lump sum up front which will cover all the excursions during the year. So you can save up over the Christmas holidays."*

*"I don't mind paying, I just hate the dribbly bits. There should be a set amount that you pay off over time."*

*"I think it would be better if they increased the costs at the beginning of the year to include these things. I know we wouldn't like it, but I think it would be better than having all these other ongoing costs throughout the year."*

The parents consulted also made the recommendation that schools promote private discussions between Principals and STAS recipient families to assist communication about bills.

*"The school needs to get parents involved at the start and say that you can go to the headmaster and talk to them and work it out discreetly."*

*"And I think we should be able to have an appointment system with the bursar so we're not standing in a line 10 deep hearing each other say that we can't pay."*

### **Family discounts**

Some schools also offer discounts for larger families on excursion costs, which was seen as a great help.

*"We pay the excursion fees as they come up. There's at least one a fortnight, and sometimes that's for three kids. Mostly they are only \$2 for an excursion but they also offer a family rate, \$3 a kid or \$5 a family. That's really good."*

### **Waiver of discretionary levy charges**

However, flexibility in payment options is not solution for families whose financial situation is so pressing they are unable to afford the cost of essentials. Schools need the ability to waive discretionary levy fees for low-income families.

*"We're robbing Peter to pay Paul each week. Even though they gave us plenty of notice and you can say \$10 here, \$10 there, sometimes you just don't have it."*

*"Could there not be some sort of allocation - I know there is a lot of us - but could there not be some sort of allocation to the STAS students for extra curricula activity? Just something, so you wouldn't feel like you're going to beg for it, to feel all the time like you have to go and ask, "We're a Student Assistance Family, is there any help available?" The Principal is good enough but you have to ask, and then there is no help available. And that's really hard, because it's not like it's a hand out or anything. It's just part of his education."*

The idea of Government increasing the amount of assistance to meet the costs of education was frequently raised. One mother summarized the general mood:

*"It would make a big difference to us if they did, I would have cupboards full of food."*

### **Uniform options**

A number of cheap uniform options were also proposed. The suggestion that school logos be printed on badges which could be sewn onto polo shirts and windcheaters was repeatedly proffered. This gave parents the options of buying the more expensive uniforms sold through the school shop, or cheap chain store equivalents. School logos printed directly onto jumpers or polo shirts eliminate this budget option.

## 12.2 Examples of positive responses from school communities

Examples of schools successfully and sensitively dealing with low income families were proffered in the course of the discussions. In this parent's experience, a school camp was affordable because a discount was offered for larger families, long-term budgeting was possible and the school offered a discrete opportunity to discuss any other issues with payment.

*"I was lucky, at my child's school they had access to some place, where if you had two children going on the one camp, you could get the second child for half price. The deal was available if you paid within the day of the camp, but ... they'd let you know well in advance. And you'd get a letter or a phone call asking you to go into the office, and it would be a private thing, rather than standing in front of the office with everyone knowing why you were there."*

*Other parents reported teachers themselves covering children's costs to ensure their students did not miss out on activities.*

*"I didn't have the money for my daughter to attend swimming and her teacher lent it to her. I paid him back on Thursday when I had the money. He was excellent."*

Others had had positive practical assistance from Department of Education social workers in getting shoes, meeting uniform costs and general information and support. Some parents had children attending schools that charged set levies at the beginning of term with flexible repayment options. This allowed for forward planning and flexible repayment.

A number of schools are successfully running breakfast programmes and providing lunch for children who needed this assistance.

*"(North Western) Primary school run a breakfast programme. The kids pay 50 cents and they can have cereal and toast and whatever. I reckon it's a great idea."*

*"At (North Western) Primary there are a small number of kids that the school knows about who are given meals... breakfast and something if they don't have lunch. No one knows about it, like it's not a proper programme or anything, but they do make sure that these kids who don't have nothing, have something to eat."*

*"I think the breakfast club has really helped up at the school. Wednesdays, Thursdays and Fridays they have breakfast club. Lots of kids come to (Southern Primary) school with no breakfast and no lunch so volunteers put breakfast on for them. The local fruit and vegie shop donates fruit and vegies, we get bread from the bakery, someone donated a toaster.. so it doesn't cost that much to do it. And the canteen staff help as well. The whole school comes. They all flock in."*

*Another STAS parent was given the option of doing volunteer work for the school to pay for discretionary levy charges she was unable to afford. For her, this was a positive option which satisfied her, her daughter and the school.*

Similarly a North-Western High School is giving young people the opportunity to earn credit towards participation in activities of their choice.

*"[North-West] High has their activities days but they have 'Job Squad' and they can work around the school and earn about \$20 a day that goes towards their activities. My boys do that."*

Two parents reported that their schools are minimizing or eliminating discretionary levy charges and directly assisting with uniform costs. A number of parents had also had positive experiences of negotiating payment and cost issues with school authorities.

### **13. Conclusion**

"Education systems have a fundamental duty to ensure that schools do not unnecessarily perpetuate or exacerbate the effects of being disadvantaged...provision for equity is therefore an essential part of education, not a form of welfare provision that may or may not be provided."  
(Tasmanian Department of Education Equity Standards Branch)

As this research has shown, widespread socio-economic disadvantage is having a substantial impact on the experience of children from low-income families within the Tasmanian public education system.

This financial disadvantage is acted out in the daily dramas experienced by families on the lowest incomes when they cannot afford to send their children to school because they lack the money for simple costs such as bus fares or lunches. However, at other times it is experienced at the hands of a public education system established with the democratic ideal of providing compulsory but free education to the people of Tasmania.

Low-income families report that their children face significant financial barriers to participation in the public education system to their own and their parents' distress. The impositions of charges by schools, both hidden and overt, have become a significant barrier for many families and appear to be closely associated with patterns of absenteeism.

Parents' experiences of school responses to poverty differ widely across the system. Some schools clearly prioritise dealing with issues of socio-economic disadvantage while others continue to respond to students from low income families as a minority equity group within their midst, a response which is out of date. With four out of ten students in the Tasmanian public school system coming from families on sufficiently low incomes to qualify for fee relief, every budgetary and policy decision made within the Tasmanian school system must be made with the context of widespread disadvantage clearly in focus.



The failure of funding bodies and educationalists to deal with address this issue will be played out in the lives of Tasmanian children. In the words of Rosemary, a mother from Launceston who with her husband, disabled by a workplace injury, has struggled to raise her children on the Disability Support Pension:

*“Where is the incentive for them to become self-sufficient and self-reliant? All it takes for a child to achieve better is encouragement and support. As parents of children who are on a low income, all we are asking, and we are not asking selfishly, we are asking selflessly, is for support for our children in order for them to get out of where we are and get above it, in order for them to have a lifestyle that is in line with the rest of society. They need to be able to have that education to look beyond where they are. And they are limited by what we earn.”*

## 14. Recommendations

The Department of Education

### **Policy Development**

This research demonstrates that socio-economic disadvantage is not an issue affecting a minority group but a significant structural issue impacting on nearly half the students in the Tasmanian state school system. Department of Education policies need to be revisited in this context. Anglicare therefore recommends that the Department of Education develop policies for system-wide response to the problem of poverty.

### **Levy charges**

Discretionary levy charges are a significant barrier to participation in education for families who are STAS recipients. Solving this problem has to occur at two levels: at both Departmental and individual school level through an injection of funds into the STAS system and a reordering of priorities at school level.

Schools must prioritise poverty alleviation in their planning and pay the discretionary levy charges of STAS students out of their school budgets. It is therefore recommended :

That \$1.13m be injected into the Student Assistance Scheme to cover the discretionary levy costs of STAS recipients and ensure a rich and inclusive education programme to the benefit of all students. This figure is calculated on 28,000 STAS recipients receiving the median discretionary levy charge (calculated at \$40.13).

That this injection of funds is accompanied by a direction from the Department of Education that any further shortfalls in the funding of STAS students discretionary levies be covered out of school budgets.

That schools are directed to develop poverty alleviation strategies in their annual school plans.

### **Absenteeism**

None of the parents interviewed were aware of any discussion about Centrelink pay cycles on the part of their children's schools in planning of excursions, events or curriculum. Information on the connection between absenteeism and socio-economic disadvantage in general, and costs and charges in particular, needs to be collected and analysed for an effective and appropriate policy response. A key *Learning Together* initiative announced by the Department of Education in its 2001-2 budget was directed at student behaviour and attendance, with \$70,000 ear-marked to fund projects aimed at improving school attendance. Research into the causes of absenteeism in Tasmanian schools is critical to developing these projects.

This research has demonstrated that there are times when poverty is a direct cause of absenteeism for children from low income families. Anglicare therefore recommends:

That \$25,000 be made available to fund a 6 month project to complete detailed research into the connection between absenteeism and financial disadvantage in a Tasmanian context.

### **Advocacy Issues**

Significant financial and cultural barriers exist to consultation with families living on low incomes. It is critical however that these parents are consulted and invited to assist schools identify issues of concern, barriers to their participation and to help develop strategies to overcome them.

In order to ensure that regular consultation with STAS recipient families occurs, it is suggested that annual consultations are held in each of the school districts each year, run by independent facilitators to discuss general access issues, and specifics critical to participation such as uniform policy, fund-raising, and excursion programmes. The consultations must be held in school hours, in venues with disability access, free onsite childcare and some catering provided.. It is therefore recommended:

That a recurrent allocation of \$10,000 be made to enable the facilitation of an annual consultation with the parents of STAS recipient students in each of the school districts.

#### **Assistance with uniform charges**

That a recurrent allocation of \$50,000 be put into the uniform bursary system and that these funds be made available for children in grades Prep – 10.

#### **Leavers' Dinners**

It appears that Leavers Dinners are becoming events which are beyond the means of many low income families. It is therefore recommended:

That the Department of Education work with schools to assess the costs of Leavers Dinners and draw up guidelines for schools and parents on a reasonable level of expenditure.

#### **Head lice**

It can be argued that the Department of Education has not only a moral and ethical responsibility to provide head lice treatment through schools, but also a legal responsibility. The Department owes a duty of care to all students to provide a safe environment whilst at school. Given that children are compelled by legislation to attend school and given that the Department provides the premises in which the infestation occurs, the Department could therefore be legally responsible for ensuring children are not infected at school. It is difficult to prove when a child becomes infested with head lice, however, it can be argued that within the requirements of the law, children compelled to spend 6 hours a day, 5 days a week in the company of head lice infested children were, in all probability, infested by those children.

#### **Anglicare therefore recommends:**

That \$50,000 be allocated for the bulk purchase of recommended head lice treatment by the Department of Education for distribution through the public school system.

## **Schools**

#### **Advocacy**

This research has demonstrated that poverty is an educational issue with a direct link to educational outcomes. Discussions about levy payments are therefore discussions about educational issues rather than administrative ones and must be dealt with by the Principal, as senior educator, rather than by school administrators.

#### **Levy charges**

This research has demonstrated that discretionary levy charges are causing unnecessary hardship in low income families and are having a negative impact on educational outcomes for their children. It is therefore recommended:

That schools eliminate the discretionary levy charges passed on to STAS recipient families.

Financial barriers to participation in education also exist for low income families who are ineligible for STAS. In order to address the needs of these families financial systems need to be established which allow time for budgeting and flexible and lengthy repayment plans. It is therefore recommended:

That discretionary levy charges to be charged in a lump sum at the beginning of the academic year or in three payments at the commencement of each school term. Parents should be given notice at the end of the school year of the next year's levy charges and options be made available such as regular fortnightly payments to the school.

That financial management plans be developed to deal with low income families who are not STAS recipients. These policies should include guidelines requiring:

One month's notice to parents of any expected costs.

Options for payment plans over the entire academic year.

Discounts for larger families.

### **Fundraising**

This research found that parents are finding fundraising by school communities and charities to be a source of stress. It is therefore recommended:

That professional fundraising within schools, particularly those that offer attractive consumer rewards for participation, be scrutinised by schools from the point of view of low income families. For example, schools could limit their participation to no more than one charity event per year.

Currently parents are reporting that whole-school fundraising or activities days may entail a charge. This effectively means that students are charged for their attendance at school that day. It is therefore recommended:

That policies be developed around fundraising events to ensure that participation in fundraising activities is optional.

### **Poverty alleviation strategies**

It is clear from this research that some schools are responding to the issues impacting on low income families more effectively than others. This however, is an issue impacting on students across the school system. It is therefore recommended:

That schools prioritise poverty alleviation strategies in their annual school plans.

### **Uniforms**

This research has demonstrated that non-compliance with uniform policy is at times related to student's inability to afford school uniform. Inflexibility about uniform policy therefore has the potential to unfairly discriminate against students from low income families. It is therefore recommended:

That schools make every reasonable attempt to satisfy themselves that non-compliance with uniform policy is not cost-related before students are denied access to activities or facilities.

That schools adopt low cost options to uniforms, allowing affordable alternatives to be worn.

That schools adopt embroidered badges which can be attached to low cost items rather than logos directly applied to uniforms.

## Parents and Friends Associations

### **Fundraising**

That Parents and Friends Associations be asked to develop a strategic plan for their fundraising with target sums clearly earmarked for investment in goods/services which lie outside the responsibility of school funding packages.

That Parents and Friends Associations develop an emphasis on the alleviation of school costs impacting on low income families as a fundraising goal.

# Appendix One

## The Student Assistance Scheme (STAS)

Student Assistance (STAS) is a means tested grants scheme which is intended to offset the levy costs faced by parents in enrolling their child in full-time education. It is available to students attending government and non-government schools. STAS is provided to schools in two ways. The first is a specific per-capita grant to the school. The second is as “a socio-economic component of a number of funding and staffing allocations.”

The STAS grant is paid directly to the school to offset the costs of compulsory levies, that is, “the costs of books or those charges and activities which are essential for participation in their educational program”. Department of Education State Guidelines specify that if payment is not received from STAS or the parents for the books or required items, they must be provided from the school’s resources.

**Table 3 The annual per-capita rates paid to schools for STAS eligible students compared with average required levy rates, 2001**

|              | STAS allocation | Average Required levy charge |
|--------------|-----------------|------------------------------|
| Kindergarten | \$45.10         | \$73.96                      |
| Year Six     | \$57.20         | \$103.77                     |
| Year 10      | \$123.75        | \$207.54                     |

(Source: Department of Education)

This table reveals how very partial the levy concession is. The per-capita STAS allocation covers only 50 – 60% of the average required levy costs for STAS students, requiring schools to cover a substantial funding shortfall.

Under Department of Education guidelines, STAS eligible students are not compelled to cover these required levy charges. However, from the students’ perspective, the partial nature of levy exemption offered to children from low-income families raises two key issues. Firstly, parents report that the resources (pens, notepads, etc) distributed at the beginning of the year are often insufficient for the students’ requirements to participate in the essential course for the full year. Secondly, STAS eligible students are often required to pay a “discretionary levy”, that is, the levy charged by the school for those activities or excursions that are considered as “desirable”, but not “essential”. Activities or courses deemed significant enough to be included in the school programme and even courses which provide important life or vocational skills may be designated as discretionary and therefore subject to a user pays system. The impact of these “discretionary levies” and other costs and charges on low income families is discussed in section 6.

### Discretionary levy charges faced by low income Tasmanians

Parents interviewed by Anglicare researchers report that relatively significant charges are passed on to them in the form of “discretionary levies”. The Department of Education defines discretionary items as those that are “desirable” to support participation in the normal educational program. State Guidelines specify, “if payment is not received, the school may choose to utilise school resources, or not to provide the item or service”. Other charges are also passed on to parents and have been categorised in the latest Department of Education levy survey as “Required Other Charges” and “Discretionary Other Charges”.

The Report on School Levies (Department of Education, 2000), suggests that discretionary and other charges are on average significantly less than the required levy components.

**Table 4 Average combined cost of levies and other charges considered from the perspective of required and discretionary costs, 2001**

| Classification | Kindergarten<br>\$ | Year Six<br>\$ | Year Ten<br>\$ |
|----------------|--------------------|----------------|----------------|
| Required       | 73.96              | 103.77         | 207.54         |
| Discretionary  | 10.72              | 17.53          | 69.54          |
| Total          | 84.68              | 121.30         | 277.08         |

*(Source, Dept of Education)*

However, this report does not assist in understanding how discretionary levy charges might be impacting on STAS students, as it does not provide analysis of the range of discretionary levy rates across school system. More particularly, it does not assist in understanding the impact of these charges for STAS students in schools in which they are a minority of the school population.

As the per-capita STAS allocation is a set figure statewide, any required levy charges above this must be covered by the school. It is financial imperatives such as this which contribute to schools to redefine parts of their courses as “discretionary” or “optional” and which impacts negatively on the educational outcomes for low-income students.

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