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Filling in the details. Significant events and economic disadvantage among young people in Australia

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Kontakt / Contact:

peDOCS
DIPF | Leibniz-Institut für Bildungsforschung und Bildungsinformation
Informationszentrum (IZ) Bildung
E-Mail: pedocs@dipt.de
Internet: www.pedocs.de

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■ *Thementeil*

Child Well-being. Potenzial und Grenzen eines Konzepts

■ *Allgemeiner Teil*

1984/2009 – Bildungsbiografische Gegenwart
im Wandel von Kontextkonstellationen

Über Julius Langbehn (1851–1907), die völkische
Bewegung und das wundersame Image
des ‚Rembrandtdeutschen‘ in der pädagogischen
Geschichtsschreibung

Inhaltsverzeichnis

Thementeil: Child Well-being. Potenzial und Grenzen eines Konzepts

Tanja Betz/Sabine Andresen

Child Well-being. Potenzial und Grenzen eines Konzepts.

Einführung in den Thementeil 499

Florian Eßer

„Das Glück das nie wiederkehrt“ – Well-being in historisch-
systematischer Perspektive 505

Susann Fegter

Räumliche Ordnungen guter Kindheit – Zum Potenzial

praxeologischer Zugänge für die Child-Well-being-Forschung 520

Sabine Andresen/Ulrich Schneekloth

Wohlbefinden und Gerechtigkeit. Konzeptionelle Perspektiven
und empirische Befunde der Kindheitsforschung am Beispiel

der World Vision Kinderstudie 2013 535

Gerry Redmond/Jennifer Skattebol

Filling in the Details – Significant events and economic disadvantage
among young people in Australia 552

Asher Ben-Arieh

Social Policy and the Changing Concept of Child Well-Being:

The role of international studies and children as active participants 569

Deutscher Bildungsserver

Linktipps zum Thema „Child Well-being“ 582

Allgemeiner Teil

Jochen Kade/Sigrid Nolda

1984/2009 – Bildungsbiografische Gegenwart im Wandel von Kontextkonstellationen	588
--	-----

Christian Niemeyer

Über Julius Langbehn (1851–1907), die völkische Bewegung und das wundersame Image des ‚Rembrandtdeutschen‘ in der pädagogischen Geschichtsschreibung	607
--	-----

Dokumentation

Erziehungswissenschaftliche Habilitationen und Promotionen 2013	622
Impressum	U3

Table of Contents

Topic: Child Well-Being – A concept's potentials and limits

Tanja Betz/Sabine Andresen

Child Well-Being – A concept's potentials and limits. An introduction	499
---	-----

Florian Eßer

“The Happiness That Never Returns” – Well-being from a historical-systematic perspective	505
--	-----

Susann Fegter

Spatial Configurations of a Good Childhood – On the potential of praxeological approaches to research on child well-being	520
---	-----

Sabine Andresen/Ulrich Schneekloth

Well-Being and Justice. Conceptual perspectives and empirical findings of research on childhood as illustrated by the World Vision Children's Study 2013	535
--	-----

Gerry Redmond/Jennifer Skattebol

Filling in the Details – Significant events and economic disadvantage among young people in Australia	552
---	-----

Asher Ben-Arieh

Social Policy and the Changing Concept of Child Well-Being: The role of international studies and children as active participants	569
---	-----

Deutscher Bildungsserver

Tips of links relating to the topic of “Child Well-Being – A concept's potentials and limits”	582
---	-----

Contributions

Jochen Kade/Sigrid Nolda

1984/2009 – Education-biographical presences in the context of changes in context constellations	588
--	-----

Christian Niemeyer

On Julius Langbehn (1851–1907), the voelkish movement
and the wondrous image of the “Rembrandt German”

in pedagogical historiography 607

Habilitation treatises and dissertations in educational sciences in 2013 622

Impressum U3

Gerry Redmond/Jennifer Skattebol

Filling in the Details

*Significant events and economic disadvantage
among young people in Australia*

Abstract: Economic disadvantage is a strong predictor of social exclusion, disengagement at school, early school dropout and low educational attainment. This paper shows that experience of significant events – for example, moving home and school following parents' separation; a sudden fall in family income; or illness and death in the family – can greatly exacerbate economically disadvantaged young people's sense of exclusion and disengagement. Survey data are used to show that such negative events (often characterised by young people as 'shocks') are most likely to occur among economically disadvantaged families with children. In-depth interviews with young people are also used to explore young people's construction of these events, which they often describe in terms of a cascade, with several shocks following each other in rapid succession, draining away their, and their families', economic, social and emotional resources, and leaving them at risk of further exclusion. The paper concludes that policy needs to buffer young people better from the effects of these events, and so reduce their disengagement and exclusion.

Keywords: Children's Perspectives, Poverty, Exclusion, Significant Events, Mixed Methods

1. Introduction

It is now widely agreed that poverty is a strong predictor of disengagement at school, early school dropout and low educational attainment (Polidano, Hanel & Buddelmeyer, 2013; Rumberger & Lim, 2008; Sirin, 2005). However, these associations are rarely explored through the stories of young people who experience economic adversity, or what Lareau (2003) refers to as the 'moments' of social reproduction. In this paper we focus on a particular set of 'moments', or significant events as described by the young people themselves, and consider how their experience of events in the context of economic disadvantage can lead to further disadvantage in and out of school, both immediately, and further down the track.

While it is widely accepted that economic disadvantage is associated with lower educational attainment, determining who is disadvantaged and what it means to be disadvantaged is a complex and contested exercise. Qualitative research that examines the perceptions of people who experience economic disadvantage has focused less on how people construct or define poverty than on the relational dimensions of poverty – how the lives of poor people are regulated and governed, how power is distributed between the poor and non-poor, and how poor people respond to their circumstances (Lister, 2004; Narayan-Parker, Patel, Schafft, Rademacher & Skoch-Schulte, 2000;

Piven, 2001). In recent years, the perspectives of children and young people have been added to this body of research, giving voice to their experience of social exclusion, their role in protecting themselves and their families from the effects of economic disadvantage, and its impact on their life chances (Crowley & Vulliamy, 2007; Ridge, 2002; Skattebol, Saunders, Redmond, Bedford & Cass, 2012).

Our reading of our own conversations with young people, and of the broader literature, is that stories are told, and lives made sense of, in terms of routines (what young people say they usually do) and in terms of significant events. These events are sometimes planned or expected (for example, arrival of a new sibling, moving from primary to secondary school), but often are unexpected or out of the ordinary (moving home and school following parents' separation; sudden fall or increase in family income; illness or death in the family). These events can be the cause of considerable personal stress and dislocation. Like adults, young people we have spoken to make sense of significant events, especially those that are not expected, by linking them in a continuous narrative (Chamberlayne, Rustin & Wengraf, 2002), so that the events are described as cascading, one on top of the other. The events that we explore can occur in any person's life, but are most prevalent among those who already experience economic disadvantage. They can generate significant burdens that exacerbate the experience of disadvantage, draining away limited resources of money, time, social networks and emotional energy.

The kinds of events reported by young people who we talked with are, to a significant degree, the material of life. However, at particular junctures in some people's lives there may be little capacity to manage the drain on resources triggered by single events, or sequences of events that cascade upon each other. For the purpose of this paper we refer to events in these circumstances as 'shocks' – referring to the subjective experience of the event as young people recounted it to us, not the event itself. We use Australian longitudinal panel survey data to examine the frequency and distribution of significant events across households with children and young people. We then use qualitative data from in-depth interviews with about 200 children aged 8 to 17 years to show how young people who experience economic disadvantage discuss these events, often characterising them as shocks that cascade onto them and their families in rapid succession, compounding their already severe disadvantage and impacting on their lives, their relationships, and their engagement at school.

Our quantitative analysis suggests that the experience of significant events among households with children is not randomly distributed, but is more concentrated among households that are economically disadvantaged. Our analysis of qualitative data shows that young people characterise many of these events as shocks that have a significant impact on their family's economic and social position, and their sense of exclusion. In this paper, we emphasise the need for policy to buffer young people from the impact of significant events, in order to reduce their longer term impacts.

The paper is divided into the following sections. The construction of child poverty and significant events is discussed in Section 2. Section 3 describes both the quantitative and the qualitative data, and methods used in this analysis. Findings from the quan-

titative and qualitative data are elaborated in Section 4. Implications are considered in Section 5 and Section 6 concludes.

2. Poverty and significant events

Poverty as experienced by children and young people is of considerable interest to policymakers, not least because of its connection to educational outcomes. The ‘traditional’ approach to poverty measurement focuses on access to or use of regular resources, for example weekly income or consumption, and tends to ignore the impact of ‘one-off’ events on living standards. Multidimensional approaches to measuring poverty, such as the social exclusion or capability approaches, have tended to contextualise the significance of material resources in terms of their impact on social relationships or on opportunities for an individual to lead a life they have reason to value (Lister, 2004; Sen, 2009). Analysis of social exclusion, in particular, has pushed poverty research towards embracing a wider range of ‘risk factors’ for exclusion such as illness, disability, and unemployment.

Research that engages directly with children and young people has done much to contribute towards an understanding of how children view poverty and how it impacts their relationships, and on their capacity to engage in schooling. Discourses on exclusion dominate children’s discussion of poverty, in particular, exclusion from participation in activities and events in and out of school that other young people take for granted (Redmond, 2009; Ridge, 2002; Skattebol et al., 2012). Money, of course, is necessary for participation in many customary activities, and the lack of it is a driver of exclusion. Lack of money also imposes ‘adult’ responsibilities on children. Should they, for example, tell their parents about a school excursion which their parents may not have the money to pay for? Should they opt for school subjects that are cost free in order to ease pressure on family finances (Ridge, 2002; Skattebol et al., 2012)? Can they support their parents through taking on caring responsibilities for younger or disabled family members?

Our contention is that young people can find such responsibilities multiplying in the context of rapidly unfolding events that are outside of their families’ control. Against a background of economic disadvantage, young people’s experience of cascading events may involve the draining not only of financial resources, but also the time, social support, and emotional energy that they need to support maintaining relationships, learning, and educational attainment. In this context, we would expect that the effort taken to manage ‘shocks’, as young people characterise them, becomes a major barrier to engagement, both at school, and in the wider social world.

Our expectations, in this respect, derive from a considerable amount of literature on the impact of particular events on people’s (mostly adults’) lives. Research on significant life events – experience of major economic change, change in household circumstances, births, partnering or divorce, violence, injury, illness or death, has grown out of concern with the psychological impact of these events – for example life satisfaction,

self-esteem, and mental health. A number of studies have tested hypotheses about the relationship between a specific chain of events, such as the path from job loss through financial hardship to depression or other symptoms of mental ill-health. For example, Price, Choi and Vinokur (2002) find that the shock of job loss is significantly linked to depressive symptoms when financial strain is also experienced.

Literature linking poverty to significant events experienced by young people and their families has tended to focus on events such as parental employment and unemployment or divorce and separation (Davies, 2013; Millar & Ridge, 2008). Literature on young people's experience of illness and death focuses, for the most part, on psychological effects (for example grieving, bereavement, stress, or subjective well-being) and elides discussion of economic effects or differences in the experience of economically advantaged and disadvantaged children (Cranwell, 2007; Silverman & Worden, 1992). Literature on the effects of moving home has, again, mostly focused on developmental and psychological effects, which are shown to be both positive and negative, depending on a wide range of factors (Klebanov, Brooks-Gunn, McCarton & McCormick, 1998; Rumbold et al., 2012). Research also shows that frequent changes of school, often the result of moving home, can impact on young people's engagement in education (Sorin & Iloste, 2006).

Impacts of significant events can be mediated through policy. McDaniel and Slack (2005), using US data, found that for low income families with children, the increased visibility that is associated with major life events such as moving home, giving birth, or being arrested, can result in greater attention from child protection authorities and higher risk of being investigated for child neglect or abuse. They conclude that "Interventions to address hardships associated with major life events may reduce the need for future CPS [Child Protection Service] involvement. Importantly, major life events may provide early cues that families are at risk" (McDaniel & Slack, 2005, p. 191). In this sense, increased visibility associated with a series of significant events could result in increased surveillance and pressure, or in the triggering of welcome support.

While many studies examine the impact of significant events in the context of economic hardship or poverty, relatively few studies to date have compared the prevalence of these events among poor and non-poor people. Using in part the same data as we use in this paper, Qu, Baxter, Weston, Moloney and Hayes (2012) show that events of the sort we discuss in this paper were not necessarily rare and in many cases showed a strong social gradient. However, Qu et al. do not attempt to develop a picture of how these events might be integral to the experience of economic disadvantage nor do they draw out implications regarding the impact of these events on young people's well-being or engagement at school.

Our purpose in this paper is to fill in some details on how young people who are already living in situations of relative economic disadvantage perceive the effects of major events that happen to them and their families. Our analysis of Australian survey data and young people's own stories that follows shows that while not all events are negative (or indeed characterised in terms of 'shocks'), multiple negative consequences appear to result from others. In this context, the way young people describe successions of

events as cascading, one upon another, is important for our analysis. A cascade can be visualised as a waterfall – a strong fast-flowing body of water descending over a cliff, eroding soils and rock formations in its path. While there may be small platforms in the cliff face that appear to offer a little protection on the way down, the cascade continues, washing away everything in its path. This can be contrasted with strong waves breaking in the surf, where each breaking wave represents a shock, but one that is followed by a respite, when for a few moments at least, all is calm. As the discussion in the following Sections shows, young people did not so much discuss waves, but cascades, with no relief between shocks. At the time of speaking with us, they felt they had reached the bottom of the waterfall, or in some cases had begun to climb back up the cliff.

3. Methodology

In this paper, we use data from both quantitative and qualitative sources. We use the Household, Income and Labour Dynamics Australia (HILDA), a household-based panel survey, to examine the relationship between economic disadvantage and significant events among households with children. Ten waves of data (covering the years 2001 to 2010) are currently available, each with information about adult respondents' demographic characteristics, family arrangements, education, employment, income and assets, and financial and subjective well-being (Summerfield et al., 2011). Data was collected on 13 969 persons in 6 872 households in the Wave 1 data. By Wave 10, 9 002 individuals had participated in all ten waves of the survey (Summerfield et al., 2011).

Our analysis focuses on key events and changes between annual interviews in the household situation of respondents living with dependent children both before and after the event in question.¹ Each year, respondents aged 15 and over were asked to self-complete a questionnaire that included questions about significant events in the previous 12 months. Our analysis focuses on the following key events, organised into four aggregate groups:

- Reports of other negative events in life – major worsening in finances, being fired or made redundant, self or close family member detained in jail, or separated from spouse
- Experience of death or illness – of a close friend, relative or family member
- Changes of address – moving from one dwelling to another
- Changes in the composition of the household in which they live – people moving in and out of the home

1 As Qu et al. (2012) show, the Longitudinal Study of Australian Children (LSAC) also asks parents about significant life events. However, available data for the LSC so far only cover children and young people up to about age 12. Moreover, respondents are only interviewed every two years, so that frequency of events may be underestimated in some cases.

Respondents were also asked to report on other (for many people, more positive) life changes, such as pregnancy, birth or adoption of a child, getting married, or a major improvement in finances. We also examine these briefly in the next section. About a tenth of respondents in each wave did not answer questions about significant events. Non-response to these questions is likely to be affected by the very life events on which it seeks to elicit information. We would expect, therefore, that our analysis is more likely to under-estimate rather than over-estimate occurrence of significant events.

We derived three indicators of household economic resources for each household with children: net household income adjusted for household size, categorised into five quintiles; socio-economic status of the suburb where the respondent lives, estimated from Census data (Australian Bureau of Statistics, 2008), and also classified into five quintiles; and subjective reports of economic hardship, for example not having enough money for the rent, or not being able to pay bills on time, with a number of hardships aggregated into an index with values ranging from 0 to 9.

The discussion in this paper considers broad patterns of the relationship between significant events and economic disadvantage found in the survey data alongside more nuanced accounts of life events and their effects as told by young people themselves from two related projects. These qualitative data are drawn from interviews and groupwork conducted with young people aged 7–18 years (Skattebol et al., 2012, 2013).

Both studies used semi-structured interviews and group work in settings where the young people felt comfortable. Some young people were interviewed several times and provided rich data on their lives and circumstances. Analysis was conducted with particular attention to the way they framed their experiences and subjectivities.

In this paper we draw several emblematic stories from these studies to highlight some ways in which events, which are likely to be challenging for any family, can greatly exacerbate difficulties faced by young people who already experience exclusion. While we mainly focus on the stories of just a handful of young people, what binds them is how significant events compound (and sometimes ameliorate) their disadvantage.

4. Young people's experiences – from survey data and in their own words

Table 1 shows frequency of negative life events (worsening finances, losing a job, jailing of a family member, separation from spouse) and economic correlates reported by adults who were living with children both before and after the event. Most adults (84 per cent) did not report any such events; ten per cent reported one event, and six per cent reported two or more events during the time they were living with children. On average, the respondents living with children spent less than a tenth of their time (0.085) in the bottom quintile of incomes. However, respondents with children reporting four or more events spent on average over a fifth of their time (0.22) in the bottom quintile. Similarly, the proportion of spells in which respondents reported three or more hardships or lived

Number of re- ported events	Unweighted N	per cent	Average proportion of spells respondent ...		
			Was in bot- tom income quintile	Reported three or more hard- ships	Lived in suburb of high dis- advantage
0	10 617	84.3	0.082	0.168	0.008
1	1 255	9.7	0.081	0.154	0.033
2	445	3.5	0.114	0.154	0.090
3	189	1.5	0.142	0.232	0.137
4	146	1.1	0.220	0.272	0.161
Total	12 652	100.0	0.085	0.168	0.017

Source: HILDA Waves 1–10. Note: data only include observations where children (aged 0–17 years) were living with the adult reporting the shock both before and after the shock. A spell is a period (between Wave *t*-1 and Wave *t*) when the respondent was living with dependent children at both Wave *t*-1 and at Wave *t*.

Tab. 1: Numbers of negative economic events reported by adults living with children before and after the event, and economic correlates

in suburbs of high disadvantage was considerably greater among those who experienced three or more events.

We talked with Ruby, a fourteen year old girl, whose family experienced a financial crisis when she was eleven years old. Her father ran his own trades-based business which went bankrupt. The family lost their home, had to move to a suburb where rents were lower (and labour markets weaker), and had to rely on charities for support. Ruby moved schools and her dad became more isolated from the social networks on which his business had depended. In her first years of high school, Ruby struggled with the humiliation of being poor. She related her embarrassment with new friends as they talked about their Christmas presents, when her only gift had been a teddy bear from the Salvation Army (a faith-based charity). The crisis affected her mother’s mental health and Ruby’s parents split up, leading to further moving homes and continuing dependency on charities. For a substantial period Ruby missed out on things other Australian teenagers take for granted, including school excursions, camps, and organised sports.

This prolonged period of difficulty, which started with Ruby’s Dad’s bankruptcy, was compounded by a loss of social networks (a consequence of moving home), her mother’s illness, and her parents’ separation. Reports of multiple shocks such as these were not uncommon among the young people who we talked with. Indeed, many of the young people who we spoke with did not report a major worsening in their economic situation because of moves in and out of work, moves of residence, and changes in household and family formation that were not characterised as shocks, but more as a continually occurring feature of their lives.

4.1 *Death and injury/health crisis of loved ones*

This continuum of change and adverse conditions is apparent in the case of Shelley, an eleven year old girl who came from an area of entrenched disadvantage in South Australia. At the time of the interview she was living with her mother. At the centre of Shelley's biography was a chronically ill sister, whose illness precipitated many moves between households and between immediate and extended family members.

"I had to live with my Pop [grandfather] for a couple of months while my Dad was working in New Zealand ... I was living with my Mum at the time, like, when I was five or six or so and then after a couple of months I moved back in with my Dad until my Mum got out of hospital with Jasmine [her sister]."

Shelley's life was characterised by a long and persistent history of high mobility. She had moved schools, states, and even countries.

"This year, I've been to school three times. And I went to four other schools ... because I lived with my Dad and my Dad only likes four or three different houses and he kept wanting to move, like, every few months ... I've lived in Tasmania and New Zealand ... I lived in Northern Territory, Western Australia, Queensland, Brisbane, Sydney, New South Wales and everything."

Shelley's views on her history of high mobility were quite nuanced. While she said that she found moving around 'boring after a while' and that she preferred to stay in one place, she was reluctant to voice too much discontent with her situation, even when asked if it is 'hard for kids to move around a lot'.

While moving made life difficult, it was clear that her sister's illness was immeasurably more distressing for Shelley. When asked what may 'get in the way' of leading a good life for young people, she gave a very specific – and, in light of her history, highly poignant – example: "Like, a family member dying or something. Like, to stay in hospital."

Table 2 shows serious illnesses, injuries, deaths and economic correlates reported by adults who were living with children both before and after the event. Four respondents in ten reported at least one such event, while eight per cent reported four or more. The evidence connecting reports of these events to economic disadvantage is mixed. There is no strong relationship between income or location and experience of death and illness. However, there is a strong positive monotonic relationship between reports of hardship and reports of illness or death.

In total, these data show that it is not only the economically disadvantaged children and young people who experience illness and death in their families and among their friends. However, as the case of Shelley shows, economic disadvantage can compound the experience. In her case, this was exemplified by frequent changes of address and changes of primary carer, both of which can be destabilising events in the life of a child.

Number of re- ported events	Unweighted N	per cent	Average proportion of spells respondent ...		
			Was in bot- tom income quintile	Reported three or more hard- ships	Lived in suburb of high dis- advantage
0	7 981	61.0	0.090	0.178	0.006
1	1 915	15.3	0.062	0.156	0.022
2	1 219	10.5	0.075	0.141	0.032
3	613	5.1	0.084	0.152	0.033
4	924	8.0	0.107	0.157	0.057
Total	12 652	100.0	0.085	0.168	0.017

Source: HILDA Waves 1–10. See notes to Table 1.

Tab. 2: Reports of illnesses and deaths by adults living with children before and after the event, and economic correlates

Changing address can be a positive life event associated with improving financial circumstances and the realisation of family aspirations, but for many young people it can be associated with increased adversity, social exclusion, and disengagement at school (Sorin & Iloste, 2006).

4.2 Moving home

Table 3 shows that residential mobility has a somewhat mixed association with economic disadvantage. Four in five adults did not report any moves while they lived with children, 13 per cent reported just one move, five per cent two moves, and two per cent three or more moves. There is little difference in the association between up to two moves and spells in the bottom income quintile, but the average time spent in the bottom quintile does increase with three or more moves. There is a strong monotonic relationship between residence in a suburb of high disadvantage and moving home. However, there is no clear relationship between reported hardship and moving home.

As Shelley’s story shows, frequent changes of address take young people out of familiar communities and schools and present many non-economic challenges as well as drains on the family income. The story of Rose (age 12 years) underscores how high levels of residential mobility can impact on resources available to young people within their households, as well as their ability to take up resources that are theoretically available to them within universal systems of provision. Rose was a regular mover and moved home once a year on average. Louise, her mother, rented all their household goods so that she did not incur moving costs when moving from one place to the next. It meant they could have a decent television, couch and so on, and saved

Number of re- ported events	Unweighted N	per cent	Average proportion of spells respondent ...		
			Was in bot- tom income quintile	Reported three or more hard- ships	Lived in suburb of high dis- advantage
0	10 200	79.8	0.086	0.169	0.010
1	1 599	13.2	0.077	0.170	0.032
2	574	4.9	0.064	0.154	0.044
3	198	1.6	0.121	0.157	0.081
4	81	0.6	0.153	0.112	0.137
Total	12 652	100.0	0.085	0.168	0.017

Source: HILDA Waves 1–10. See notes to Table 1.

Tab. 3: Numbers of residential moves reported by adults living with children before and after the move, and economic correlates

on moving costs. However, they paid a lot of money for this convenience, leaving little for day-to-day necessities. Louise described their financial situation as one of *'scraping by'* and *'muddling through'*. Moving incurred other significant costs, including finding the money for a rental deposit, as well as new uniforms for a new school – wearing a clean and proper uniform was one of Rose's main concerns. So while the strategy of renting goods enabled Rose and her mother to have good quality furniture and household goods, they lacked the money for other essentials, including a second school uniform for Rose.

4.3 Relationship changes – divorce and separations, changes in household composition

While Rose moved homes frequently with her mother as a family unit, others like Shelley experienced frequent changes in whom they lived with. Most commonly, it was divorce, separation, and re-partnering among parents that meant young people lived across two or more households, or experienced regular changes in the composition of the household where they lived. This was the case with Ruby, discussed above. When her parents were first divorced she and her two brothers lived with their mother. But as her mother's mental health declined and their father found his feet, they moved in with their father. He later re-partnered. Moving between parents places a financial strain on many households. Justin, a ten year old boy who lived in an area of high disadvantage, recounted how, when his elder brother and girlfriend arrived to stay for a few days, the household ran out of food because of the extra mouths that had to be fed and his parents had to wait until payday before they could buy more.

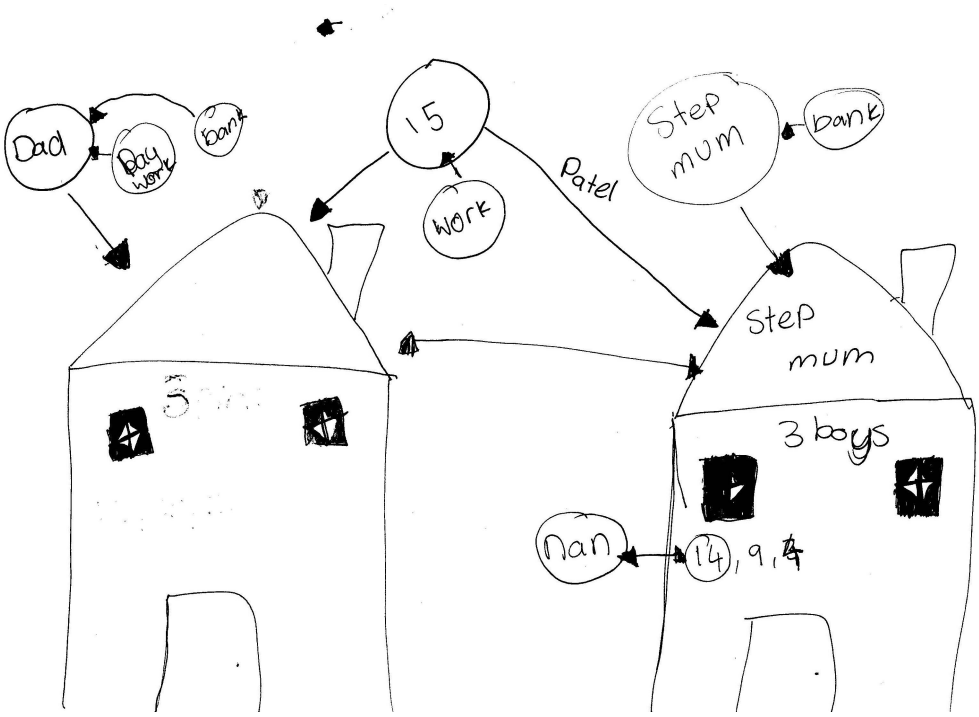


Fig. 1: Jessica's depiction of her living situation

Figure 1 shows how Jessica depicted her living situation. She spent most of her time in her father's house but also went to her step-mother's house for holidays and weekends. Her brother Patel often moved with her even though he was not related to her father. The number of young people in her stepmother's house changed regularly. At one stage there had been five young people living there, but currently there were three (when Jessica was 14 years old) because one had moved in with her biological mother's mother – her Nan. These complex movements between households were generally managed quite well by children. Some young people reported living in situations of periodical or persistent overcrowding as adult siblings and other relatives came to stay. They generally liked being part of large households, but this also sometimes meant that they had no regular sleeping space, little space to do homework, and could not easily bring friends over.

Table 4 shows that almost half HILDA respondents experienced at least one change in their household composition while they were living with children. The table shows a generally clear relationship between income and hardship on the one hand, and changes in household composition on the other, although the relationship with location is less clear.

The young people's stories show that changes in household composition can be positive or negative. They can be associated with economic hardship, but they can also

Number of re- ported events	Unweighted N	per cent	Average proportion of spells respondent ...		
			Was in bot- tom income quintile	Reported three or more hard- ships	Lived in suburb of high dis- advantage
0	7 172	54.6	0.074	0.150	0.013
1	3 602	29.3	0.087	0.175	0.021
2	1 218	10.3	0.118	0.214	0.020
3	473	4.2	0.118	0.203	0.022
4	187	1.6	0.131	0.248	0.019
Total	12 652	100.0	0.085	0.168	0.017

Source: HILDA Waves 1–10. See notes to Table 1.

Tab. 4: Numbers of changes in household composition, and economic correlates

be associated with its relief. After going bankrupt (as described above), Ruby's father eventually found his footing in secure employment through professional networks he had established prior to going bankrupt. Around the same time, her older brothers moved off into independent living – one joined the armed forces, while the other moved in with a friend's family. With this lightening of financial stress, Ruby's father was able to rebuild a household which was stable and emotionally safe for his daughter.

Unlike Ruby, most young people did not report that their economic situation had improved in recent times. It was a point of pride for Ruby that she had wanted her father to re-partner, and encouraged him to do so. When his new partner moved into the household there were two adult incomes being brought home. At fifteen, Ruby herself found a job through her brother. In this financially and emotionally secure context, Ruby was brimming with excitement about school and learning. Through her job she was able to pay her own membership to a Karate club, and she paid for extra-curricular subjects at school which she thought would benefit her and help her build her CV in the direction of her chosen career.

The HILDA data show that among adults living with children, the most economically disadvantaged were, for the most part, the least likely to report improvements in their economic situations – this was the case in terms of income and in terms of location. However, it was not the case in terms of the number of hardships reported – the more hardships reported, the more likely a respondent was to report an improvement in their economic situation.

5. Discussion

The stories of Shelley, Ruby, Jessica, Justin and Rose are notable for the fact that in each case, their families were not visited with a single event, but with a cascade of events, for example the illness of her sister and frequent changes of address in the case of Shelley. This picture of cascading events was common among the young people we talked with. Although there was a great deal of diversity in their individual stories, they often made sense of their lives in terms of describing one event as following another in a series of shocks.

Some events that are reported in survey data, such as the HILDA, are relatively rare (for example, death of a spouse or a child), while some are relatively common (such as changes in household composition). Many events have a social gradient attached. While events have been analysed extensively in terms of their impact on subjective and psychological well-being (Luhmann, Lucas, Eid & Diener, 2013), economic effects, especially for young people, have been less comprehensively studied.

Young people's stories of cascading events have parallels with the literature on social exclusion, which shows that risks for social exclusion do not occur singly, but in multiple forms (Levitas et al., 2007). Yet the policy relevance of these events for young people's well-being, in and out of school, has been overlooked. From a policy perspective, our findings echo those of McDaniel & Slack (2005) who argue the relevance of significant events for policy to identify families that may need extra resources in order to see them through shocks and crises. More research is needed on factors that trigger key events and pathways that young people and their families subsequently follow.

Ironically, many of the young people we spoke with did not talk about economic shocks (exemplified for example by a sudden drop in income), because, it seemed, they had always been poor. It was clear however, that events that young people talked about greatly deepened their sense of disadvantage. Moving home was one such event. These moves themselves are costly, in terms of removal costs, finding rental deposits and setting up in a new location. Young people face their own costs, which can impact on their capacity to take advantage of opportunities which are available in universal schooling systems (Bond & Horn, 2008). Nearly all Australian schools demand that students wear uniforms which parents have to buy. Shelley reported that her mother had to save up for months in order to buy her uniform for her new school. Affordability of uniforms and other school equipment was commonly raised by economically disadvantaged young people who we talked with, often in the context of moving home and school. Australian schools typically offer a range of extra-curricular optional activities for students so they can develop their interests in arts or sports. These activities are often subsidised, but students are required to pay a top up fee if they want to participate. Research using Australian data shows a strong socio-economic gradient associated with such activities (Maher & Olds, 2011). Rose related that she was not able to take up any extra-curricular activities in her new school. Her mum explained that the budget did not always stretch to household essentials let alone to extracurricular activities.

In addition to moving homes, changes in household composition are seen to be a frequent occurrence among economically disadvantaged households with children in the HILDA survey. While young people's perspectives have been examined with respect to fluidity in household membership, especially in the context of parental separation (Davies, 2013), there has been little research on how this intersects with economic disadvantage. The literature on poverty also has little to say about the living standards of young people who live between two households. While young people we talked with, such as Jessica, appeared to enjoy living between households and spending time with both parents (and sometimes their grandparents too), they also talked about the economic strain involved. This aspect of economic disadvantage needs further research.

In addition, the relationship between illness in the family and young people's economic disadvantage needs greater elaboration. This issue has been explored in the context of the nexus between employment, unemployment, financial strain, and mental health (Price et al., 2002; Starrin, Aslund & Nilsson, 2009), but the literature has, so far, focused mainly on effects on adults and has not directly engaged itself with young people's experience. The young people's stories elaborated in this analysis suggest that illness, and especially mental illness among parents can exacerbate young people's experience of economic disadvantage.

6. Conclusion

The purpose of this paper is to show how significant events in the lives of young people who live in economic disadvantage can further disadvantage them in school and in other areas of life. Survey data show that (mostly negative) significant events are cumulatively quite common and occur more frequently among families of children and young people who are already economically disadvantaged than among more advantaged families. Young people's stories fill in the details – how negative events can cascade one after another, compounding their disadvantage at home and at school. The frequency with which these events occur among young people living in economic disadvantage suggests that they are, to a large extent, part and parcel of the experience of disadvantage. This implies the need for more systematic responses to buffer young people and prevent single events from turning into cascades of shocks.

Our analysis is limited by a number of factors. The survey data allow us to identify the frequency of events, but not the linkages between them or their impact on the economic circumstances of families who are already struggling economically. In particular, we lack statistical information on the direct effect of these events of young people's economic well-being. Our analysis of groupwork and in-depth interviews with young people helps fill in some gaps, showing the costs they bear in terms of exclusion at school and inadequate access to basics at home. But in order to build a more systematic picture of pathways into disadvantage and exclusion, we need a fuller longitudinal picture of young people's own biographies that would allow them to reflect on significant events as they unfold, and later, in retrospect. As the now substantial body of research on chil-

dren's and young people's perspectives shows, it is only young people themselves who can adequately inform on their lives, their economic circumstances, their education, and their well-being.

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Anschrift des Autors/der Autorin

Prof. Gerry Redmond, Flinders University, School of Social and Policy Studies, Social Sciences
South (346), GPO Box 2100, Adelaide 5001, South Australia
E-Mail: gerry.redmond@flinders.edu.au

Dr. Jennifer Skattebol, University of New South Wales, Social Policy Research Centre,
Sydney NSW 2052, Australia
E-Mail: j.skattebol@unsw.edu.au