

**The Way Forward:
The Importance of VET to Australian Women in
Poverty**

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1. OVERVIEW OF THE PROJECT

This report explores the significance and value of adult education for women living in low socio-economic circumstances. The report contributes to a wider exploration of the relevance of Vocational Education and Training (VET) to Australian women under a project umbrella of Lifelong Learning which has been carried out by Women in Adult & Vocational Education (WAVE) for Security4Women (S4W).

The report covers Australian women of low socio-economic status with particular reference to women of refugee or migrant status, lone mothers and those experiencing inter-generational poverty.

The research findings presented are responses from a small sample of women of low-socio economic status living in Australia. They were contacted, with regard for strict confidentiality requirements through The Smith Family. Participant women were involved with the *Learning for Life* program or the Inner West Community Settlement Services Scheme.

Research was conducted, either in-person or over the telephone, by experienced Smith Family staff. Areas covered by the questionnaire included past, current and future education and employment experiences and needs. Access to information services and personal experiences were also examined.

This research adds to the small but growing number of studies into target equity groups within the larger area of poverty. The report includes a discussion of poverty issues for Australian women within the literature review. It also places this discussion within the current national and international context which forms the basis for reporting and the way forward¹.

2. SUMMARY OF FINDINGS

The respondents were predominantly Australian born and spoke English as their main language. A generous percentage of women who were born overseas spoke other languages in their homes. The number of children per household was higher than the national average and two-thirds of the respondents were sole parents.

Employment

More than three-quarters of the women were not in paid employment and those employed were only working part time or casually in low skilled jobs. Over 80% of the women indicated they were involved in unpaid work in low skilled areas and were more likely to be doing so full time.

Most women of the women interviewed wanted to commence paid work in the future, mainly in service and administration jobs and very few in high skill areas. Women chose the work area because of interest, with very little attention to how the job could benefit them financially. There was lack of access to information regarding pay rates and employment opportunities. Job information in the area of future work was low for both job availability and particularly for pay rates, although knowledge on the type of work involved in the area was high. Careers counselling was not well accessed and the information the women reported wanting was general career advice with a personal touch. Those respondents who were employed were more likely to be married and have fewer children and were highly unlikely to be overseas born or have a disability. Interestingly, higher levels of education did not influence the chance of having paid employment.

¹ The women involved in this study were accessed for the purposes of research, and in strictest confidence; participation was contingent on their agreement. Their families were involved with The Smith Family's *Learning for Life* program. *Learning for Life* scholarships are offered to students whose families meet The Smith Family eligibility criteria of low income and commitment to their children's education. The scholarship provides financial support, between \$250 and \$2000 per student per annum depending on year level at school or university, and educational support from dedicated Smith Family staff. Due to confidentiality and privacy commitments no participants in this research have been identified and all responses remain in the possession of the author.

Education

Education levels were low amongst the group and centred on having left school early, with very little attendance in vocational education or university. Results were similar for parents of the respondents, and respondents tended to follow the pattern of their father's education rather than their mothers, in contrast to the pattern of findings of the literature review. The women born in Australia were less educated than those born overseas.

Two-thirds of respondents were currently studying. They typically had fewer children than respondents not studying, were born overseas and were less likely to have a disability. This is in line with the general population of women in Australia, and also the literature reviewed. Courses chosen were varied and can best be described as in 'traditional' areas of feminised study and/or training, and were taken for the purpose of building skills and knowledge as well as employment opportunities. Respondents were positive about the influence the course would have on their work plans and future goals of obtaining employment, having better communication skills and achieving competence in the chosen area.

More than half of the respondents had completed post school study of some sort and two-thirds wanted to do future study, mainly at TAFE, and they rated education very highly. Nearly all respondents felt there would be positive changes in their lives from studying such as gaining employment and increasing their satisfaction with, and quality of life.

All respondents had positive thoughts and hopes for their near future including desire for paid employment, good health and a happy family life. This is interesting, as research discussed in the literature review noted the high levels of depression and mental health problems due to low SES, in all the groups discussed. Perhaps the respondents' aspirations towards education and finding employment, as well as assistance and support from The Smith Family and their associated programs, have contributed to their feelings of enhanced social and emotional wellbeing.

Discussion of Findings

Low education levels are highly correlated with low incomes. Receiving an education is highly important in freeing one's self from intergenerational poverty. Improved skills increase chances of obtaining higher skilled, secure and better paid jobs. The cost of, and access to education makes this difficult, as does the high cost of child care, especially for lone mothers or those without family support. Unfortunately, even if women do receive education and training, their employment outcomes are bleak, with few secure opportunities and lack of access to highly paid and highly skilled jobs. For those who do obtain work, investment in further training and education is ignored by employers who find it an unworthy investment, or else access to the training is difficult for women because of family commitments. This makes the plight of the women in this project, who are looking to better their education and training with the view to escaping poverty challenging. Better planning of the link between employment sector gaps and flexible educational program delivery to meet these needs is required. Concentration of policy on increasing levels of education for women into higher levels of employment in managerial and professional roles is also needed.

High levels of early school leavers were encountered in this study, representative of the low socio economic groups in society. Early school leavers have low levels of access to VET, low levels of employment and earn less. Policy needs to be created to encourage female early school leavers to either stay in school or access further education immediately upon leaving school and to have positive outcomes. It should be noted, however, that the early school leavers were more likely to have employment than other groups in this study.

Low levels of employment make lifting one's self out of poverty, especially for those who solely support children, almost impossible. Without full time employment, a woman's income is not enough to provide for a family above the poverty line. Unemployment was very high amongst respondents, representative of the general population for women in low SES areas who are far more likely to be unemployed than women living in areas of high SES. The compounding effects of unemployment and belonging to other equity groups such as those from Non-English speaking backgrounds, sole mothers and those with a disability were felt.

Future and current job choices of respondents do not promise pay rates that would lift the women out of poverty, mainly due to their low skill requirements, prevalence of casual work and openness to exploitation. High levels of unpaid work, take away from time available for paid employment or education. Cross sectoral policies that recognise and address these specific issues would provide women with more realistic strategies and options to help themselves.

Poverty levels are high for the respondents who were lone mothers. Two-thirds of the respondents were not married or not living with a partner and had children. Interestingly, despite much research into the high rate of lone mother employment, they were less likely to have employment than married/defacto women in this study. The lone mothers also had low levels of education. Access to child care facilities and pay rates to cover the associated expenses would increase these women's ability to work and gain education as supported by the literature review. Recent policy illustrated in the latest budget regarding lone mothers has clearly identified the difficult plight faced by single parents and set about to create a change in their situation. The policy has had mixed reviews, with the assistance for lone mothers in gaining employment is welcomed by most but concerns are held for fair implementation.

The study revealed that within the refugee and migrant community, refugee and migrant women were at great disadvantage. In terms of education, more than half of the women had only 'some high school' education, however, they were more likely to have attended VET and university. Lack of recognition of prior learning and low access to language support makes education and the transition to work very difficult for these women. Unpaid employment levels were very high with only one migrant woman working part time and the rest remaining in unpaid employment. Women in this category need the policy recommendations that have been made generally for women of low SES, and beyond this they need programs designed to integrate them into society, and especially the institutions of education and training, and employment as soon as possible upon arrival in Australia to minimise the effects of segregation.

The results from the study create the recommendations that vocational education providers tailor more specifically to women's needs to enhance their outcomes, such as providing better child care facilities, careers counselling including pay rate and job availability information, having greater awareness of the needs of those with a disability, making delivery flexible, addressing the needs of early school leavers, incentives for employers to invest in women's education, labour market analysis and according course implementation, more effective and accessible English language courses for migrants and refugees and the provision of fair fee structures.

Governments and employers must take steps to provide better access to information on high quality employment services, create employment opportunities in equitable positions with the chance for advancement, provide access to support services, provide for those with a disability, and give recognition of prior learning and experience. Regulatory bodies need to provide information regarding exploitation to all women workers, and they must consistently analyse the success of these measures.

With the recent release of the government's 'Welfare to Work' program, these recommendations are timely but due to the small size of the study, further in-depth and larger scale research into the needs of women of low socio-economic status, and of the specific market of lone mothers, needs to be performed.

3. LITERATURE REVIEW

The purpose of this literature review is to consider the literature currently available providing the context within which women of low socio-economic status live, in particular single mothers, and migrant and refugee status women. Inter-generational poverty is also of interest.

Forty documents have been reviewed primarily focusing on literature produced in the past decade and mostly from Australia. The types of literature reviewed were journal articles, research papers, submissions, newspaper articles, lectures and speeches.

The literature reviewed is both broad-based and specific, covering most equity groups at risk of poverty. There is an emphasis on the employment and education arenas because of the internationally and nationally proven success of these to reduce women's poverty and the devastating results of lack of access. The review is structured into a discussion of the context for the study, and then focuses on women of low socio economic status, migrant and refugee women and lone mothers, in terms of employment, and education and training.

3.1 The Context

Poverty is defined by the Australian Council of Social Services (ACOSS) as 'a lack of socially perceived necessities', 'a multiple deprivation against a relative living standard' and 'capacities to achieve adequate functioning' (ACOSS 2003 p7). In 1996, the West Australian Government established the Year of Eradication of Poverty and conducted research into community attitudes and awareness of poverty and related issues. The respondents described poverty in Australia as 'not having enough money for essential items such as adequate housing, food, clothes, transport, and educational requirements' (1999). Australian governments have sought to reduce poverty over the last 3 decades by increasing income support in the 1970s and 80s for low income households, increasing family assistance and widening human services to reduce the cost of living for low income earners.

Due to varied operational definitions of poverty estimates of the number of people living in poverty in Australia vary widely. In the year 2000, 13% of all Australians were living in income poverty according to The Smith Family (Harding, Lloyd and Greenwell 2001) and 5% were living in chronic poverty according to the Centre for Independent Studies (submission to the Senate Community Affairs Reference Committee (CARC). 2004) The figure was higher for children at 14.9% with adults at 12.3% (The Smith Family). Gains in children's poverty were made in the first half of the 1990s but were lost over the second half of the decade. There was a steady increase in adult poverty over the same decade, leading to a gradual increase in poverty in Australia overall.

Sole parents have the highest risk of poverty. Anglicare (2003) suggest that a child living in poverty today is most likely to be living with a sole parent. Although income poverty has decreased, the number of sole parents in poverty has still increased. Due to the Federal Government's new Welfare to Work and Work Choices legislation increased attention may need to be given to the poverty that women, particularly sole mothers face in Australia. The legislation requires sole parents to go to work when their child turns 6 years old for more than 15 hours per week, reducing their welfare payments as their employment income increases.

Single people have fared worst in the last decade with one in five single persons living in poverty. Couples with children have seen a slight increase in poverty further increasing the incidence and impact of poverty on children. For those living in poverty, and relying on government cash benefits, as one in ten do, the level of poverty increased significantly from 24% to 31% during the 1990s. In 2000 23% of people of working age were reliant on social security payments, whereas the figure in 1981 was 16% (ACOSS 2003). The risk of poverty for the unemployed increased dramatically from 17% in 1973 to 74% in 1996.

In their submission to the 'Senate Inquiry into Poverty and Financial Hardship' in 2003 ACOSS noted that Australia has quite a high level of poverty compared with other OECD countries. The reasons given for Australia's heightened poverty levels are high hidden unemployment and under employment, inadequate social security payments, and many sole parent families. A relatively high minimum wage has kept Australia from the levels of poverty experienced by the United States and United Kingdom.

ACOSS (2003) identify five household groups at most risk of poverty in Australia: indigenous Australians; the unemployed; sole parents; young people and those relying on government incomes. The Brotherhood of St Lawrence, in a discussion of poverty, similarly identify 'unemployed people, sole parent families, people with disabilities, indigenous Australians and some groups of immigrants and refugees' as high risk groups (2002 p1). Anglicare in a submission to the Inquiry into Poverty in Australia (2003), find the working poor, unemployed and those receiving government benefits to be most at risk of poverty.

CARC (The Senate: Community Affairs Reference Committee 2004) in their enquiry into Financial Hardship, include these groups among others. Interestingly there is no separate mention of women as an at-risk group in any of the definitions, even though as a woman who falls into one of these groups, the risk of poverty may be much greater. Research has now identified equity groups that need assistance however it lacks insight into the specifics of these groups as indicated by the lack of acknowledgement of gender specific poverty.

Of particular interest to this review, from within these equity groups, are unemployed women, female-headed sole parent families and migrant and refugee women living in Australia.

3.2 International and Local Trends

Internationally, women have achieved much to increase their equality with men. More women are working, being educated, living longer, are bearing less children, and there are more women in business and politics. Unfortunately, irrespective of this, 70% of people living in poverty are women, and two thirds of illiterate adults are women. On world average, every fourth woman is beaten by her husband and 1300 women die every day due to complications in child birth or pregnancy (van der Gaag 2004 p9). Alarming, many of the rights women have won internationally are being lost. The reasons for this regression are the increasing militarization of the world, economic globalisation which is disempowering women, rising religious extremism which increasingly restricts women, a backlash against 'Westernism' and women's rights, and a growing tendency for men to think women's rights have gone too far (van der Gaag 2004 pp 10-12).

The International Centre for Research on Women identified four issues that must be dealt with before women are to escape intergenerational poverty (ICRW 2002). These included reversing girl's and women's lack of opportunity to obtain education and employment, 'building intergenerational alliances within families and communities', providing 'adequate sexual and reproductive health and rights options for women' and a 'stronger role of civil society' and 'good governance'. In Australia, selecting from these international indicators, economic globalisation is the main threat to women. World economy changes such as trade liberalization and deregulation have affected women in advanced countries such as Australia.

Much structural change occurred during and after the Second World War (Nilan 2005 p1). The combination of women taking over men's roles in the workplace whilst they were at war, together with the loss of many men meant that women had taken on a leading role in Australia's workforce. To ensure population growth through higher birth rates, the government imposed sex division in the workforce and women were kept from working in many occupations. Women were also paid much less and thus encouraged to stay home and have children (Nilan 2005 p1). This ideology, albeit covert, is still evident in the Australian government's policies today.

During the 1960 and 70s women in Australia and other developed countries began to have more rights in all areas and made a positive impact upon the economy (Nilan 2005 p2). In 1969, the first Federal equal pay case established the principle of equal pay for equal work, with a second case in 1972 that widened the principle (Women's Equity Bureau 1999). The National Wage cases of the 1980s and 1990s produced relativity within awards and across awards, as well as safety net awards for those on low pay. This system has increased women's pay and recognition of skills.

In Australia, structural adjustment of late has meant technological change, which is dominated by the need for skilled workers and increases in international trade (Commonwealth of Australia 1997p 8). Lack of access to education and skills hamper many women's efforts to get ahead in the present economy. The increasingly casual nature of work in an ever-changing environment does not help the case of women of low socio economic status as casual work is not enough to pull them out of poverty. The fast changing pace of the current workplace leaves behind women trying to return to the workforce and those who find training in the workplace difficult or unavailable. Also the recent lack of development in wage and salary agreements gives little motivation to be involved in the workforce (Commonwealth of Australia 1997) (CARC 2004).

3.3 The Current Situation

Employment

Harding, Lloyd and Greenwell (2001 p7) note that "more than half of all Australians who are unemployed live in a family that is poor". There has been little change in poverty for those who rely on wages and salaries for income. Full time employment usually keeps a family from poverty, whereas part time and casual employment is less likely to do so and those who fall into this category are growing in their share of the poor.

Eardley (1998), Harding et al (2001) and Anglicare (2003) agree with this, stating that increasingly, during the 1990s, employment is not a guarantee of being poverty free. Structural changes to the Australian economy and unequal distribution of wages have begun to create a working poor, similar to the working poor and resulting serious social problems experienced in the US and UK. In Australia, women from low socio-economic areas are less likely to be employed than women from high socio-economic areas. Hughes (1998) states that women from low SES areas usually have poor education and training and thus low income, so child care costs are high in comparison. This means that it is even more difficult for women to go to work as they struggle to cover child care costs.

Women dominate the part time labour force (73% women) with 46% of married and 39% of unmarried women working part time (Hughes 1998). Willis (1997) reports that women who are employed part-time want to work at varying hours under 34 hours per week, on various days, with the majority wanting to work for between 10 and 20 hours per week. This has changed over time as in 1977, women wanted to work closer to 20 hours. Casual work has also been popular over the last three decades but the government does not want to formalise the offering of these jobs through policy because of periods of non-employment. Casual work can be perilous for women, as they rely on their employer to allocate them hours from week to week and uncertainty of ongoing employment is high and can be stressful (CARC 2004 p214). Long service leave, holiday and sick leave are still provided at very low rates and promotion opportunities are low. This has not improved in the last decade. Part time employees are not very likely to have trade union membership as they 'have not thought of it'. Part time employment is highly popular for women, with 39% of all unemployed females looking for part time rather than fulltime work in 1996 but as stated earlier, part time employment is rarely enough to lift a family out of poverty.

Employment, the Home Divide and Health

Warner-Smith, Mishra and Dobson (2000) (CARC 2004) and Willis (1997) build on this discussion of women's employment suggesting that one of the most important changes in labour force participation recently has been the increase in married women re-entering or remaining in the workforce. It is now the norm to have two incomes in a family and the contribution of married women to the economic status and living standards of the family is becoming more important.

In the developed world, relative income equality is the major issue. Income inequality may effect the 'perceived deprivation' that promotes 'hopelessness, hostility or risk taking behaviour' (Warner-Smith et al 2000 p2). Thus there is a positive correlation between women's physical and mental health and their own and their partner's income. Warner-Smith et al (2000) researched the effect these changes were having on women's health. They, and others, found that women who are not paid for employment, either because they are unemployed or because they are employed in the home, have reported 'more longstanding illness' (Warner-Smith et al 2000 p2) than those women who were employed in paid work. As household income increases so does mental and physical health. Poverty has been documented as a leading cause of poor health due to behaviours, nutrition, housing quality and accessibility of health services. Very little other literature makes reference to women's health as a consequence of income inequality and poverty.

Income Inequality

Since the 1970s, women's pay has continued to become more equal with men's, but the path has slowed in recent times (Hughes 1998). Warner-Smith et al (2000 p5) conclude that with the 'current patterns of social organisation' having paid employment is more liberating for men than women due to higher incomes, less housework commitments, and greater contribution to household income.

Research projects such as the Whitehall study of British civil servants (Marmot M., Davey Smith G., Stansfeld S., Patel C., North F., Head J., White I., Brunner E. and Feeney A. 1991) and the Boston Nurse's survey (Cheng W, Kawachi I, Coakley E, Schwartz J, Colditz G 2000) show that control is a significant factor in mental health. Increasing control in the workplace as well as increasing income causes increases in self-esteem and confidence. Persons who feel they lack this control in the workplace can often dominate their partner in the home so they feel they have control in at least one area which further exacerbates the feelings of hopelessness by the person who works at home doing domestic duties, especially in low SES families. Also, it has been demonstrated internationally, that the more a women's income, the greater control she feels she has over domestic decision making and labour division (Hancock 2001). Warner-Smith et al (2000) also note that if housework is not shared fairly, feelings of worthlessness and anxiety can arise. Depression is linked, not directly to the amount of housework a person does, but the fairness of the division of labour.

Women of lower socio-economic status are more likely to feel that they are responsible for housework, whereas women of middle income status are more likely to feel that the housework should be, but is not shared equally. A study by Smithson in 1999 in Britain (cited in Marks and Houston 2002 p322) found that men and women gave equal importance to 'work, marital, parental and home-care roles' but their views regarding their own situation showed a traditional view on labour division.

Marks & Houston (2002) report that motherhood has become more of an influence on occupation choice as women choose to both work and have children. Studies have shown that girls are most influenced by their mother's beliefs and behaviours and if a mother is working they will have a more egalitarian attitude than if their mother was a primary caregiver. There is a great awareness on behalf of females as to what is considered 'normal' and their decisions are affected by this. It can be confusing for younger women as many mothers are working outside the home but are also the main person to perform home duties. This leads the young woman to make decisions weighing up her options and taking into account 'regret'. The choice between having a career and being a mother is an example of this. Thus, as Le Roy (2002) suggests, if a mother has made decisions that have led her to poverty, or at least, have made escaping poverty difficult, it is highly likely that the female child will make similar decisions, and so she will remain in the poverty 'trap' less (or not) able to escape the poverty cycle.

Probert and McDonald in conjunction with the Brotherhood of St Laurence (1999) found in their research on Australia's young mothers, that 94% of young men with young children were in the labour force but only 38% of women with young children were working presumably because of their mothering duties. However, they found some very positive issues amongst the young women they interviewed. Rather than regarding themselves as unlucky in having had a child at an early age, the women felt that the birth of their child was the most positive event in most of the women's lives. Contrary to reports that young mothers use their motherhood to stay out of the work force, the mothers were very determined to be providers for their children. Unfortunately it is the lack of availability of resources that keep them from attaining their goals.

A woman, who has poor experience in employment when young, according to Hughes (1998), will probably always suffer the same disappointing experience of low skilled jobs and intermittent employment, which lead to low income levels. Education and training can increase their chances of gaining better employment.

Warner-Smith et al (2000) state that in 1998 women earned 80.8% of a male's income, but this is declining due partly to women's choice of occupation, such as sales and clerical jobs which have not experienced the income increases of traditionally male occupations. Hughes (1998) agrees with this figure and explanation. The World Bank (2001) further explains the discrepancies in male/female pay rates as the difference between statutory laws that state women must have equal pay for equal work, and traditional or customary laws that inhibit the process, for example, women are traditionally less likely to enter the often highly paid realm of engineering as they would likely face discrimination both in the workplace and outside. Enterprise Bargaining Agreements also have unequal outcomes for women.

3.4 Education Issues

Education gained without outcome

Zappala and Considine (2001), in their working paper for The Smith Family found that when studying children from low socio-economic backgrounds, educational performance was affected by sex, unexplained absences, parent's educational attainment, type of house, and student age. Performance was not affected by ethnicity, family structure, the main source of family income, nor geographical location when other factors were controlled. It is interesting to note that the level of education of a parent is influential upon a child's academic performance because this means there may be separate social and economic influences on socio-economic status, indicating that education is just as important as income assistance in freeing people from poverty.

To escape inter-generational poverty, parents must break into education and training so that they can begin to enjoy the benefits now clearly associated with education and training, viz increased employment and career opportunities and enhanced earning capacity. In turn, this provides the possibility for the provision of a better environment for their children who, according to this research, should allow their children to perform better at school themselves and break the bonds of poverty.

Education is an extremely important tool in alleviating poverty. It creates economic growth, generates higher living standards and makes society cohesive. The cycle of poverty is worsened by poor people's lack of participation in education; however, their outcomes are not favourable (CARC 2004 p227).

Foster (1998 p3) reported that in his 1998 speech to NSW Secondary Principals, Dr Ken Boston, the NSW Director-General of the Department of Education and Training, outlined the severely limited prospects of one third of girls' post school careers.

He advised that:

"the young people least likely to be participating in education and training are in fact the 15-19 year old females. In 1996, 28% of girls were neither in education nor training nor full-time employment and this is compounded by socio-economic status and the perpetuation of intergenerational poverty"

Vocational Education and Training Participation

Dickie and Fitzgerald (2003) report that women in general do better than men in vocational education and training (VET) in terms of having a higher load pass rate and gaining more qualifications throughout all levels of the Australian Qualifications Framework. The annual rate of growth of persons participating in VET is higher for women than men. Unfortunately this success does not carry through to employment for women, as they are less likely to gain a job upon completion of their course and even if they do, it is usually casual work and not often in management or senior positions. However, women who are in lower level occupations and those with multiple disadvantages do not feel that training will offer them any benefits and that it is too difficult to manage. Women do express a high level of satisfaction with their VET training and feel it is hands-on and practical.

There has been little improvement in the spread of women across different fields of study in VET (Dickie and Fitzgerald 2003) (Butler and Ferrier 1999). Women and girls choose from only a small range of occupations and their decisions are made early on and are difficult to change. It is their perception of industries and jobs and the lifestyle that comes with these that cause them to choose so narrowly in their VET courses. The distrust for equitable outcomes for women in, and from, VET is still warranted as an employed woman's earnings, after completing a VET course, are still less than that of a male (Dickie and Fitzgerald 2003). Watson and Pope (2000) also report that women are less likely to be employed full time and have less employment and income upon completion of VET courses (Watson and Pope 2000).

Women generally choose to study subjects such as business, administration, economics, health and community services, whereas men are more likely to choose areas such as engineering, surveying and land and marine resources (Dickie and Fitzgerald 2003) (Ball and Lamb 2001).

According to Dickie and Fitzgerald (2003) both genders participate in services, hospitality, transportation and multi-field education in the same proportions. Marks & Houston (2002) further this view and state that females hold negative attitudes towards trades and male-dominated areas such as science and technology. A study by Roger and Duffield in 2000 (cited in Marks & Houston 2002 p323) found that women did not want to study these areas because it was not in keeping with their female identity.

Dickie and Fitzgerald (2003) suggest that the quality of information and advice on education and training received by women is poor. They are most likely to be encouraged towards academic study regardless of their situation. Such long term study plans may well be impractical for women in poverty who can often not afford the 'luxury' of university education, and, in the short term and perhaps as a 'pathway' option, may be benefit more by pursuing training and skills development to gain employment. Furthermore, people advising on careers for girls and women, including parents, teachers and careers advisors continue to direct them towards a narrow range of jobs, most usually in highly feminised industries, and often with inadequate knowledge. The information provided to women is not representative of the entire range of occupations and associated education and training opportunities on offer, nor the pathways that can be followed. This makes for poor choices in pathways to employment and thus earnings and advancement potential.

Education Investment

Employers perceive negligible return on investment for the training costs of non-permanent and casual staff, who are usually women and often of low SES (Dickie and Fitzgerald 2003). Small and medium-sized businesses are most unlikely to invest in persons other than core staff and management, and only to the extent of compliance with legislation. On the job training is critical for women to encourage skill development and gaining of qualifications. The inflexibility of the timing and availability of such training often prohibits women from participating.

Early School Leavers

Le Roy (2004) reported that young people from low socio-economic areas were more likely to leave school early, become suspended or expelled from school and were more likely to under-perform in literacy. They were also far less likely to go to university or to succeed in VET.

Ball and Lamb (2001) studied a cohort of year 9 students who left school in 1995. They found that substantially more boys than girls had enrolled in TAFE by the time they were 19 years old. More boys than girls had left school early. Young persons from non-English speaking backgrounds (NESB) were more likely to complete high school than those from English-speaking backgrounds. Yet, when students left school, they were more likely to enrol in a VET course if their parents were Australian born. Only 35% of non-completers with parents born into non English speaking backgrounds and 30% of those with parents born into other English Speaking backgrounds enrolled in VET, and only 28% of non-completers who were from Aboriginal backgrounds enrolled in VET compared to a general non-Indigenous rate of 38%.

Social background is very important in participation in VET for high school non-completers. Those students from high socio-economic backgrounds were more likely to enrol in VET courses but were far less likely to be non-completers in the first place. Non-completing students from areas of high unemployment (areas with over 15% unemployment) were less likely to enrol in VET. Students from disadvantaged backgrounds were more likely to study 'basic education and employment skills' (Ball and Lamb 2001). Students from NESBs chose courses where partial exemption was given for recognised trade courses, and were less likely to study 'complete other skills courses'.

Male non-completers were more likely to achieve a successful outcome in their VET modules. Females also withdrew from more VET modules than males. The research showed that if a non-completer had a higher SES they would be more successful in completing a module. Importantly, non-completers from a low socio-economic background were more likely to have an unsuccessful outcome and were far more likely to fail completely. For non-completers with parents from a NESB, success rates were lower (Ball and Lamb 2001). Thus non-completers from low socio-economic backgrounds are less likely to attend a VET course, less likely to be successful in completing modules and are more likely to fail. They also enrol in the least demanding courses.

Leong (2002) in research at Box Hill Institute (TAFE) found that early school leavers mostly have low levels of achievement in the middle years of their schooling, have low self-esteem and feel discouraged and disconnected with school. This research suggests that those who leave school early earn less and are more likely to spend periods in unemployment.

Equity Groups in Education

Butler and Ferrier, in their report on a critical literature review of women in VET, state that 'equity-related research is not accorded the same significance as so-called 'mainstream' research in VET' (1999 p4). Since the review in 1999, more equity related research has been produced and policy has attempted to assist equity groups in their attainment of VET. Research on the issues however is policy driven, reactive and piecemeal and usually considers women as 'other' with men's experiences seen as 'normal' (1999 p4). This reviewer found the research to more pro-active over recent times, although piecemeal and still concentrated on women's otherness and disadvantage.

Watson and Pope (2000) identify six groups currently targeted by education and training policy, viz: Indigenous Australians; those with a disability; those from low socio-economic backgrounds; women and girls; rural and isolated backgrounds, and those from NESBs. Participation rates of those in this group worsen as education proceeds from school to higher education. In a more recent study by the Centre for the Study of Higher Education (James, Baldwin, Coates, Krause and McInnis 2004) the group were commissioned to analyse the performance of each of these and determine their appropriateness. It was found that low SES groups were still underrepresented in higher education and performed less successfully, and that policy needed to be strongly directed to this area, with particular attention to rural and isolated areas. Interestingly people from Non-English speaking backgrounds were found to not need inclusion as an equity group in higher education.

In year 12 the participation rate for low SES students is 0.75 the rate of high SES groups and in higher education this ratio drops to 0.42, even though more than half of low SES students are retained to year 12 (Watson and Pope 2000). Low SES students are lacking in their movements from school to higher education (Watson and Pope 2000, James et al 2004). Low SES students comprised only 8.6% of 2002 enrolment in higher education degrees, a small increase since 1992. Students were also more likely to use HECS to pay their fees and this tendency was increasing. In VET, low SES students have higher participation in TAFE than high SES students (Watson and Pope 2000). In Adult Community Education, the higher the SES, the higher the participation rate. This again increases with the level of formal education. Young women who come from high SES backgrounds enrol in higher levels of maths and science at school than low SES students and male low SES students are over-represented in traditionally male subjects with low achievement levels (Watson and Pope 2000).

Importantly, Watson and Pope (2000) found that if a student is in more than one equity group, they are more likely to face disadvantage. Dickie and Fitzgerald (2003) agree with this in terms of education outcomes. A study by Golding and Volkoff in (cited in Watson and Pope 2000 p6) showed that if a person was in one target equity group, their unemployment rate was 10%. This quadrupled if the person was a member of two target equity groups, went to 50% if a member of 3 groups, 55% if a member of 4 groups and 85% for persons who belonged to 5 or more equity groups.

If a person from a target equity group comes to a VET course from being long term unemployed, their employment outcomes are worse than members of an equity group who were employed or not in the labour force. Those with low skills are even more likely to have poor employment rates upon completion. Watson and Pope (2000 p6) suggest that the 'capacity to learn new skills appears to be more important in achieving labour market success than any other factor associated with group disadvantage, including unemployment'.

Watson and Pope (2000) found that students from higher SES backgrounds or those with very high academic ability, who are in target equity groups, could overcome economic, social and cultural factors which cause so many disadvantages to others in their group. For example, in higher education, while students in equity groups, other than Indigenous students, have low access, their success rate is at the same level as all other students. It is suggested by Watson and Pope (2000) that policy takes on this system of viewing sub-groups within an equity target group.

Sub-groups could be women of low SES, low skills and unemployed. Also suggested is a means for ethically determining whether a student is from a low SES background, by analysis of parents' highest education level and occupation. Western et al (cited in Watson and Pope 2000 p7) state that 'occupation and education form the key dimensions of socio-economic status that impact on an individual's ability to participate in higher education' so by having access to a woman's family history, researchers and policy makers can identify groups that are at more risk of not obtaining an adequate education. James et al (2004) also support this means of analysis.

3.5 Migrants and Refugees

Migrant and Refugee Employment

Success in obtaining paid employment is considered extremely important by migrants, as they often originate from countries where social security does not exist or cannot support them (Chandraratna 1999). Lack of employment and dissatisfaction with current employment were important problems for those involved in the 1999 West Australian Governments Taskforce on Poverty, with qualifications either not matching their employment potential, and/or (still) widely unrecognised. Authorities were said to have misled migrants on the labour market in Australia leaving them to require further assistance to enter the workforce. Employers did not recognise their qualifications; they faced discrimination, a language barrier and no resources for gaining further education and skills. Hughes (1998) suggests that women from Non-English speaking countries' employment participation rates are very low (31% for Middle Eastern women and 46% for Vietnamese women) thus greatly increasing their chances of living in poverty.

For new migrants essential household items are often put on hold because of commitments to help those left in their former home countries. Chandraratna (1999) of the West Australian Government's Taskforce on Poverty reports that arguments and social problems are rife among migrants with regards to money. There is little or no money left after housing is accounted for, so spending on leisure or entertainment is rarely possible. This can result in isolation and feeling separate from the rest of society. The quest for home ownership can also result in many migrants having unserviceable loans with no regular income.

Lamb (1995) attributed these characteristics to refugees also, and further states that while refugee men are twice as likely as women to obtain employment, employment for both groups is very low. Employment tends to be casual or part time, with insufficient remuneration to provide security and relief from poverty. Humanitarian visa holders are the most disadvantaged (CARC 2004).

Refugee women are usually working in low skilled jobs in hospitality, childcare, retail and so on. They find it difficult to keep their jobs because of exploitation and lack of interest as the jobs are often well below their education levels and do not lead to full time work. This leaves many refugee women feeling helpless and worthless. The women also have language barriers and trauma from their native countries or from time spent in detention centres to deal with. They may also lack access to information regarding employment services. Post traumatic stress and anxiety disorders are very common in this group (Lamb 1995, CARC 2004). Women in this group are also more likely to suffer from occupational injury through the type and hours of work given (Lamb 1995, Hughes 1998). Alcorso and Abood (cited in Lamb 1995) state that refugee women are not well represented by governing bodies and are unlikely to become involved with them due to the worry of losing their jobs as would often occur in their native countries.

Refugees and migrants have less access to income support and government payments than other Australians, and face restrictions on what services they are able to access, for example, migrants have to wait two years for social security payments, which is difficult when work is hard to find and they are new to the country. There are severe problems that come from this lack of income, including mental health problems due to lack of nutrition, homelessness, poor housing, depression, family breakdown, lack of community contact and work exploitation (CARC 2004 p358).

Migrant and Refugee Education

Migrant and refugee women in Australia are neglected in research and literature generally, although they are most likely anonymously present in each of the areas discussed above.

Miralles (2004) for NCVER presents one of few pieces of literature that discuss the plight of ethnic communities in education and training, however, it is not based on gender. It is still of value to note that Miralles found within ethnic communities there was a low awareness of VET and little value was placed upon it. There was also much dissatisfaction with programs for English as a second language and the preference of ethnic communities was for vocational programs that incorporated English language support. Refugee women are less likely to have access to English language support than refugee men due to time spent in the home (CARC 2004).

For members of migrant groups the main purpose of training was to obtain employment and further or continuing training is rarely considered once a job has been found. Traineeships and apprenticeships were not well understood by this group. In terms of VET, enrolments and completion were seen to increase if a clear employment pathway was provided, language support was given, cultural issues were addressed, culturally aware teachers were provided, credit for prior learning was given and there was inclusion of work experience programs (Miralles 2004, Chandraratna 1999). Lack of recognition of prior learning and inflexibility of learning also contribute to a negative and non-participative view of education and training for migrants (Chandraratna 1999).

In higher education NESB students' participation rates rose from 1992 to 1995 but fell significantly from 1995 to 2002, probably due to immigration policy changes (James et al 2004). Success rates are consistently a little below other students but retention rates are high. A significant gap in the percentage of female NESB participants in 1992 had closed significantly by 2000. However, the number of NESB participants was still below the general population.

3.6 Lone Mothers

The 2005-2006 Federal Budget and associated policy included legislation designed to "encourage" those on welfare, including lone mothers, into paid employment. The impacts of the new legislation need to be carefully monitored as they could create even more problems for women and children of low SES. By encouraging mothers to return to work from the time their children are six years old, with a capped income of \$800 per fortnight if they are to receive any income support at all, poverty levels are likely to increase for this subgroup. The Federal Government has produced plans to provide improved employment opportunities, education positions and child care facilities but the proposals have been viewed with concern by welfare groups. While most are supportive of the aim to help the women into paid employment Church leaders, union groups, and welfare groups are concerned about the lack of support provided to underpin the employment, education and child care plans proposed (Sydney Anglicans Network 2005) (ABC News Online 2005) (Catholic Welfare Australia 2005) (ACOSS 2005). Concerns over the types of employment positions created and the level of skill required for workforce entry are growing as most of the women in the group have low education levels and limited work experience.

If a woman is working and looking after children, she may not have the time or resources to go to an education or training provider to learn relevant new skills. Plans to reduce income support for women who are unable to find work could seriously place these households at risk of further poverty according to the Catholic Welfare Australia (2005), who also note that the Job Network is a successful program that does not need punitive measures, and that the Work for the Dole program has not been successful in placing participants in paid employment (2005). The Brotherhood of St Laurence have grave concerns for the 80,000 homeless people who could have their payments suspended or removed, within which sole mothers would most likely be present (AAP 2005).

In terms of employment there is little to be gained in working a low skilled and low paid job unless there are opportunities for advancement, further training and/or financial gain. New education opportunities created through the passing of the new legislation need to have specific vocational outcomes that match the potential employment opportunities. As women predominate in low pay low skill jobs, this positioning itself reduces opportunity for women to gain education or training for higher level careers.

Availability of and access to transport is also of concern to welfare groups as many women experiencing poverty live in areas where public transport is not accessible, is not considered safe, and/or may not operate at times to suit their employment (Sydney Anglicans Network 2005).

Another major concern is the impact upon children of lone mothers who will now have mothers that are working, not only during school hours, but during school holidays. Depending upon job hours and availability of unpaid care availability from family, neighbours or friends, this may result in the need for women to place children in paid before and after school care and holiday care, or, in worst case scenarios, children being left unattended. The social effects of these trends have been recorded in the US and Canada. The reporting of the success of the USA model of removing sole parents from welfare and placing them in employment is widespread, as are its downfalls, similar to those of concern by groups discussed here (Saunders and Tsumori 2003).

As discussed earlier, sole parent families have the highest risk of poverty in Australia (Harding et al 2001). The Council of Single Mothers and their Children, Victoria (COSMC) (Keebaugh 1999) and (Gray, Qu, Renda & de Vaus 2003) agree with this and they point out that single mothers are the most likely of all welfare recipients to have paid work and yet they are still impoverished. Government policy in the 1970s was to provide social security to help lone mothers escape poverty, but during the 1990s, this policy shifted to part social security payment, part employment (Gray et al 2003) as is advocated in the latest policy changes. The Centre for Independent Studies reports that on average sole parents on parenting payments stay on the payments for 12 years.

Living standards for lone mothers are limited by low income, unemployment, parenting responsibilities and childcare. Within this group there may also be the stress of poverty, relationship breakdown or the death of a partner. These women may also fall into other equity groups such as NESB or disability, they may have carer responsibilities, have suffered physical or mental abuse, are managing teenagers, dealing with child protection authorities, recovering from prison time or face discrimination due to 'race, religion, life experience, or family type' (Keebaugh 1999 p 3).

"91.5% of jobless households are headed by women" (CARC 2004). Much of this unemployment is by choice. The responsibilities of parenting are seen as more important than working and child care may not be a viable option. For sole mothers who do want employment there may be barriers such as lack of skills, lack of confidence, low job availability and difficulty finding employment within school hours. Part time and casual work, as with others in low SES groups, is often low skilled. Being placed in 'well paid, family friendly, secure work' would be an exit path from welfare support and poverty, however, the labour market trends of casualisation, contract and shift work, and downsizing do not promote this type of employment (Keebaugh 1999 p17).

3.7 Conclusions

The current context of globalisation means that the relationship between employment and VET is open to fast changing global influences. The use of a 'funded and accessible 'mainstream' collection point, archive and clearing house for research' on women and VET as recommended by Butler and Ferrier (1999 p6) would be a very useful tool for creating an environment where constant analysis within the VET system and proactive plans of implementation enable VET to meet the needs of all the people it serves.

The literature throughout the last 30 years reflects a frustrating and cyclical plight for women of low socio-economic status in Australia. Their access to education does not produce the outcomes it might and employment access is limited.

Literature until the late 1990s concentrated on identifying equity groups and developing social services income benefits for them. From the 1990s on research has begun to uncover the specifics of equity groups and is a little more proactive in its approach, such as the identification of women within low socio- economic groups, and within those the specifics of migrants, refugees, and lone mothers including those who experience intergenerational poverty. However, research for such groups is not adequately resourced, is low in number and is limited mainly to charity and welfare groups, and their submissions to government enquiries, and social commentators. Little outcome has been reported from these submissions and little or no improvement to the target groups plight has resulted.

There is a strong need for pro-active research that identifies the needs of women and creates programs to meet these needs. This research needs to build on what already exists so that progress in this critical area can be made and the position of women in society as agents of change and leadership is recognised and valued.

The CARC (2004), although reactive to political agenda and themes, produced useful recommendations based on their own research and other submissions from organisations such as ACOSS, the South Australian and Victorian Governments, UnitingCare and Catholic Welfare Australia. They suggest a 'national whole of government approach' to poverty including an agreed benchmark for measuring poverty, an 'anti-poverty strategy in consultation with key government, welfare, community and business stakeholders', and an 'implementation structure' to support these strategies (CARC 2004 p 423). A commitment to targets will provide a structure and goal for policy (ACOSS 2003). By integrating local, state and national policies, implementation and progress are simpler to assess and monitor. A similar system has been successful in Ireland.

The recent changes to the income and employment support regime may necessitate future research re-identifying the people at risk to be included in the targets for reducing poverty. This literature review identifies women of low SES, migrant and refugee women and lone mothers as groups that currently and historically have been considered target groups. Attention also needs to be directed towards breaking the intergenerational cycle of poverty, as well as protecting new Australians and those new to poverty from creating their own generational poverty.

4. METHODOLOGY

The particular concerns addressed by this research are:

- How do women talk about their own aspirations for paid work?
- How do they see education and training contributing to these needs/aims?
- What are their experiences in this regard?
- What policy directions and programs would best support them in the interlinking areas of employment, education and training?

This research report is based upon responses from women of low-socio economic status. As noted earlier, The Smith Family kindly assisted in establishing contact with these women. ^TThe women involved in this study were accessed for the purposes of research, and in strictest confidence; participation was contingent on their agreement. Their families were involved with The Smith Family's *Learning for Life* program.

The questionnaire was completed by 57 respondents from NSW (47) and QLD (10). Research was conducted, either in-person or over the telephone, by experienced Smith Family staff. Areas covered by the questionnaire included background information, past, current and future education and employment experiences and needs. Access to information services and personal experience were also addressed.

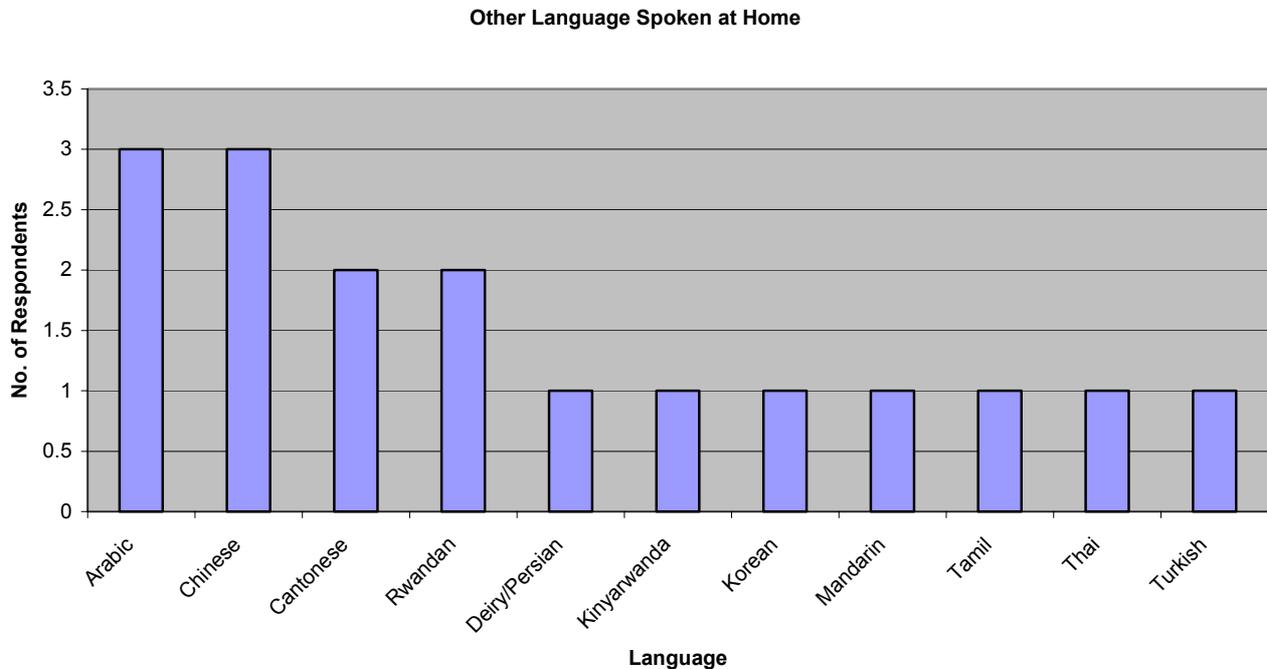
The study is small scale and qualitative and designed to provide a snapshot of work-related education and training as they relate to the lives of the different groups of women participating. The research is not representative because of the small number of participants but it does provide a valuable insight into these women's views of vocational education, life long learning, employment prospects and their future.

5. RESULTS

5.1 Background Information

Language/Origin

70% of respondents reported their language usually spoken at home was English. Of the 22 people born overseas, English was the main language spoken in only 5 homes. The following graph shows the range of languages other than English spoken by respondents participating in the research.



60% of respondents were born in Australia. The remaining 40% were born in (27%) China, (18%) Lebanon, (14%) Rwanda and 4.54% each, Afghanistan, Hungary, Iraq, Italy, South Korea, Sri Lanka, Thailand, Turkey and Yugoslavia. Three quarters of those born overseas came to Australia as migrants with the remaining quarter coming with refugee status. The average time that an overseas born person had lived in Australia was 13.4 years. One respondent reported they were of Aboriginal origin.

Disability

Disability was high amongst certain groups within the research. 21% of women reported having a disability, impairment, or long-term medical condition. Of these (some respondents reported more than one condition): 29% Physical, 29% Medical, 12% Vision, and 12% other (1 Kidney problem 1 High Blood Pressure) 6% (each) Hearing/Deaf, Learning and Mental illness. None of the women respondents who attended Adult Migrant Education Services (AMES) reported a disability.

Age

There was only 1 woman in the 15-24 year group and a little over 20% were in the 25-34s with the majority (61.4%) in the 35-49 year group. 15.8% were 50-64.

Marital Status

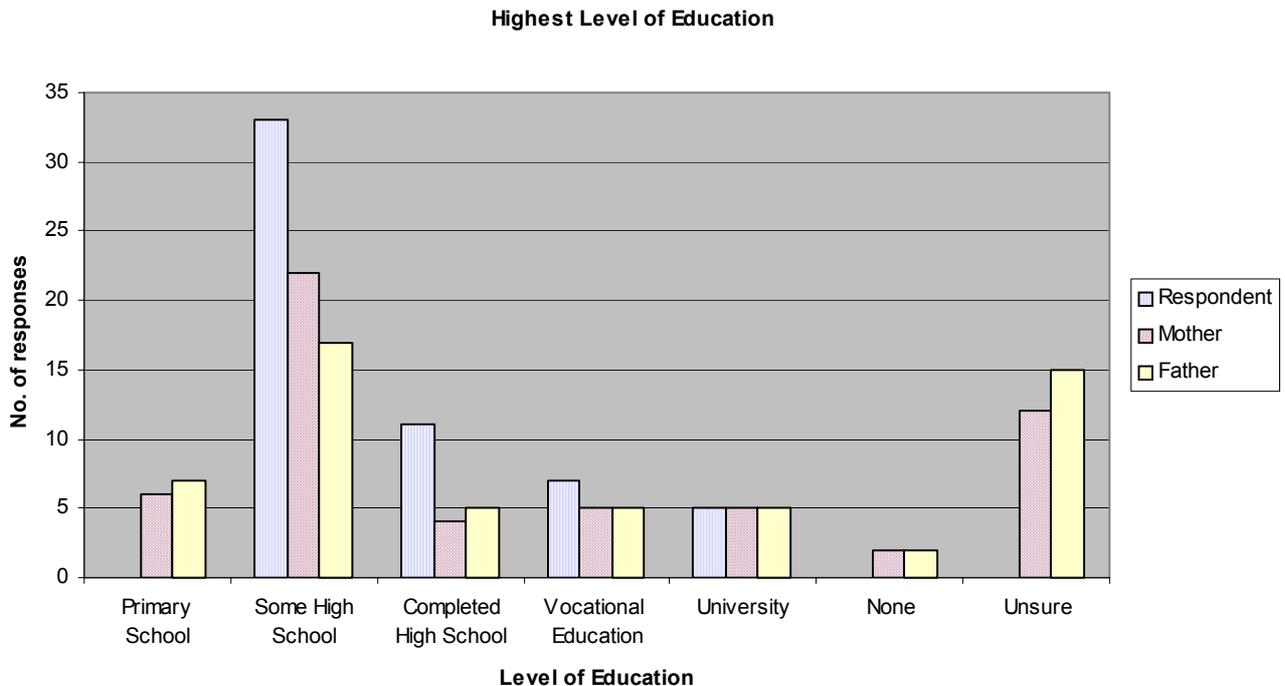
Marital status was spread with 26% of women Single/Never Married, 35% Married/ De Facto, 30% Divorced and 9% Widowed.

Children

95% of respondents had children and the average number of children per respondent was 2.74 children, (not including those that did not have children). If including those that did not have children, the average was 2.6 children. The national average for Australia is less at 1.7 children per household.

Education

Respondent's highest education levels are best represented graphically:



As illustrated in the above graph the highest level of education for most participants was 'some high school', followed by 'completed high school'. Levels of education were low with very few respondents having completed vocational education or university. In contrast to recent research, the women's education seemed to slightly reflect the father's education levels more than that of the mother. When questioned about their parent's education levels, quite a few respondents were 'unsure'.

The respondents' parents also had highest ratings in 'some high school' but were more likely to have completed 'vocational education' and 'university' than having just 'completed high school'. Interestingly, their parents were also accounted for in the 'primary school' section and the 'none' category, whereas the respondents themselves were not. This suggests that the respondents were more likely than their parents to have completed an education above primary schooling, were more likely to have higher education levels than their parents, but were equally as likely to have completed university.

Australian born women were more likely to have lower education levels such as 'some high school' and 'completed high school'. Overseas born respondents were more likely to have completed vocational education and university than those born in Australia.

Employment

23% of respondents were currently working in a paid job. 77% were not.

Of those working: no respondents were working full time, 6 were working part-time, 6 were working casually and 1 respondent did not clarify. Importantly, 81% of women were involved in unpaid work.

Of the twelve respondents who clarified what paid work they did, 5 were sales assistants or representatives and others were in aged care, printing, pet shop worker, exam supervision, cleaning, reception, and one was a tennis coach. Most of these occupations are not reliant on high/er levels of education and are more likely to be described as low- skill.

Of the 46 respondents who were involved in unpaid work, 16 were volunteers, 15 did domestic duties, 8 were carers and 7 'other'. 5 women listed themselves under more than one type of unpaid work, where 3 were carers, domestic duties and students, one was a volunteer and carer and one was a volunteer, carer and performed domestic duties. Interestingly, 15 respondents said their unpaid work was full time, 8 part time, 14 casual and 9 respondents did not clarify.

Of the voluntary/other work, jobs included (9) school activities, (5) charity work, (2) animal care, (2) aged care and one SES worker, one child care worker and one hospital worker. All carers were caring for family. Domestic duties were described by the women as housework, home duties, maintaining home life, cooking, cleaning, washing, shopping and caring for children.

5.2 Future Working Life

Future Employment

48 respondents (87%) intended to commence paid work in the future. Of those who did want to commence work the areas of work they wanted to go into were:

Sales/Retail (11), Not sure (7), Administration (5), Hospitality (5), Accounting (4), Teacher (4), Child Care (3), Cleaning (3), Information Technology (2), Nursing (2), Pathology (2) and 1 (each) Animal Care, Artist, Business, Early Intervention, Factory work, Own Business, Printing, Public job, Social work and a Tennis Coach.

The reasons why the women were interested in these particular jobs ranged from;

"experience in this area in own country"

"availability with hours"

"being a migrant has led to an understanding of different needs in the community"

"husband has trade in painting - it isn't so much the area that interests me but the flexibility of owning my own business"

"because I like this sort of work especially in the medical field and helping people"

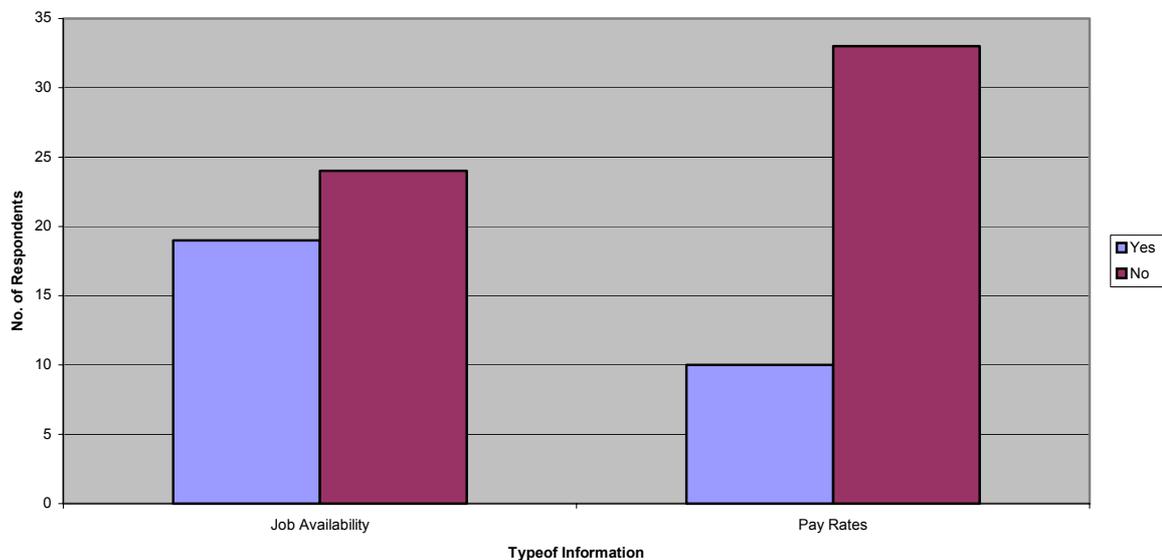
Other reasons mentioned being good at the job or knowing they could do it, family influence, flexibility and because they thought it was the only possibility or only qualification they had.

Women who were single or never married were more likely to have paid employment than those who were married or in de facto relationships. The latter women in turn were more likely than divorced women to be employed. Also, for this group of respondents, the average number of children for a respondent in paid employment was 2.1, less than the project average of 2.74. All the women, with the exception of one, who were in paid employment, were in the 35-49 age group. Only one respondent who was born overseas had paid employment and only 2 respondents who had a disability, impairment or long term illness were in paid employment. A person with 'some high school' education was more likely to be in paid work than a person who had 'completed high school'. The latter were in turn more likely to have paid employment than someone with a vocational education and, again in turn, a university education.

Job Information

74% of respondents knew about the type of work involved in their chosen work field, 12% did not and 14% did not answer the question. Those who did know the type of work, learnt about the job through (in descending order of popularity) family, TAFE, friends, the media, school and the internet. Other channels recorded as 'other' were previous employment, personal experience, current employment and Community College.

Knowledge of Employment Area



The information respondents would like to help them decide on future employment (in descending order) are studies required *'What sort of training I would need to achieve this goal whether it be hands on or not'*, general information *'All kinds of information'*, availability/access to jobs *'Availability of jobs pertaining to experience and ways to promote experience and ways to promote self'*, finance, position descriptions, personal career guidance, short courses, age relevance *'What's available to my age group (work wise). What courses I could do to go back to the workforce'*, council regulations, health, experience needed, hands on, hours, how to promote self, location, resume help, volunteering information. 3 respondents felt they already had enough information, 2 did not know and 2 did not want any information.

54.5% of respondents did not have information on job availability in their choice of career area. 43.2% did have information and 2.3% did not answer the question. Of those who did have information, their sources were Job Centres/Agencies (8), friends (3), internet (2), the media (2) and (1 each) high school, nursing homes, own research, TAFE and volunteer organisations.

75% of respondents did not have information/knowledge on pay rates in their choice of career area. 23% did have information, 2% did not answer. Of those who did have information, their sources were; current workplace (3), past experience (2), research (2), TAFE (2) and (1 each) friends, internet, Job Centres/Agencies and the media.

The effects of this information, or lack of, has on respondents are (some respondents stated more than one reason): does not affect (7), don't know (6), will look for work (6), will seek more information (3), know rights and responsibilities (2), study more (2), 1 (each) availability, helpful, hours don't suit, lack of experience, pay more, pay not good enough, won't employ senior.

Reasons that prevent respondents from wanting paid work were no reason (7), personal health (5), children at home (4) *'Looking after children and home'*, no answer (4), family health (3) *'Health of child'* and (1 each) *'My age is a barrier for paid work and of course my lack of qualifications'*, *'Lack of confidence that I can do a job'*.

61.4% of respondents did not have access to careers counselling, 35% did have access and 3.5% did not answer. 57% of those who did have access to counselling had not used the service. Of the 10 students who indicated how the service helped them in making decisions about their future work plans, 4 were given information *'It helps to clarify what type of work I would be good at and what I might enjoy doing'*, 2 had help with their resume and 4 said they did not receive much help *'Didn't help, did not apply to experience and did not help with interview process'*.

5.3 Educational Aspirations

Two thirds of respondents were currently studying, with the place of study being one-third TAFE and two-thirds 'Other' - at AMES.

- No-one was at school or university.
- Divorced women were the most likely to be studying, then married/de facto, then single/never married women and then widowed.
- The average number of children born to women who were studying was lower than the average number of children born by those in the research generally at 2.375 but still higher than the Australian national average of 1.7 children per household.
- The majority of those studying were in the age group 35-39.
- Respondents born overseas were five times more likely to currently be studying than those born in Australia but this is skewed by the groups chosen to participate in the research.
- Only 2 respondents with a disability, impairment or long-term illness were currently studying.

Courses the respondents were studying were English (13), Aged Care (2), Creative Arts (1), Child Care (1), Hospitality (1) and Tertiary Preparation (1).

The reasons why the students were studying the course were mainly Knowledge/Skills (13) '*To improve skills as an artist*', as well as employment, helping others, qualifications, community contact '*To communicate in the community and also assist the children*', and enjoyment.

All respondents felt that their course would assist their work plans. The reasons given were mainly better communication/English language as well as qualifications (13), employment, to change their life '*Bring change into life*', gain confidence and gain skills/knowledge '*So I can get a decent UAI to enter uni and get my diploma*'.

All respondents felt the course would assist their future goals. The reasons given were to gain employment (10), gain competence (5), as well as give access to different areas of work '*I am improving my English*', gain confidence and obtain qualifications '*Its something I can take wherever I go*'.

Post School Study

61% had completed some form of post school study, 35% had not and 4% did not answer.

Of the 35 respondents who had completed post school study, 32 felt the education/training had benefited them and 3 did not. The reasons why they had benefited were;

- Skills/knowledge (15)
- Employment (12) '*The education can help me to get a good job*'
- Better communication (3)
- Incentive to study (3)
- Confidence/motivation (2) '*Gave me some motivation and made me realise that I could complete a more complex course*'
- Advancement (1)
- Helped migration (1)

Future Study

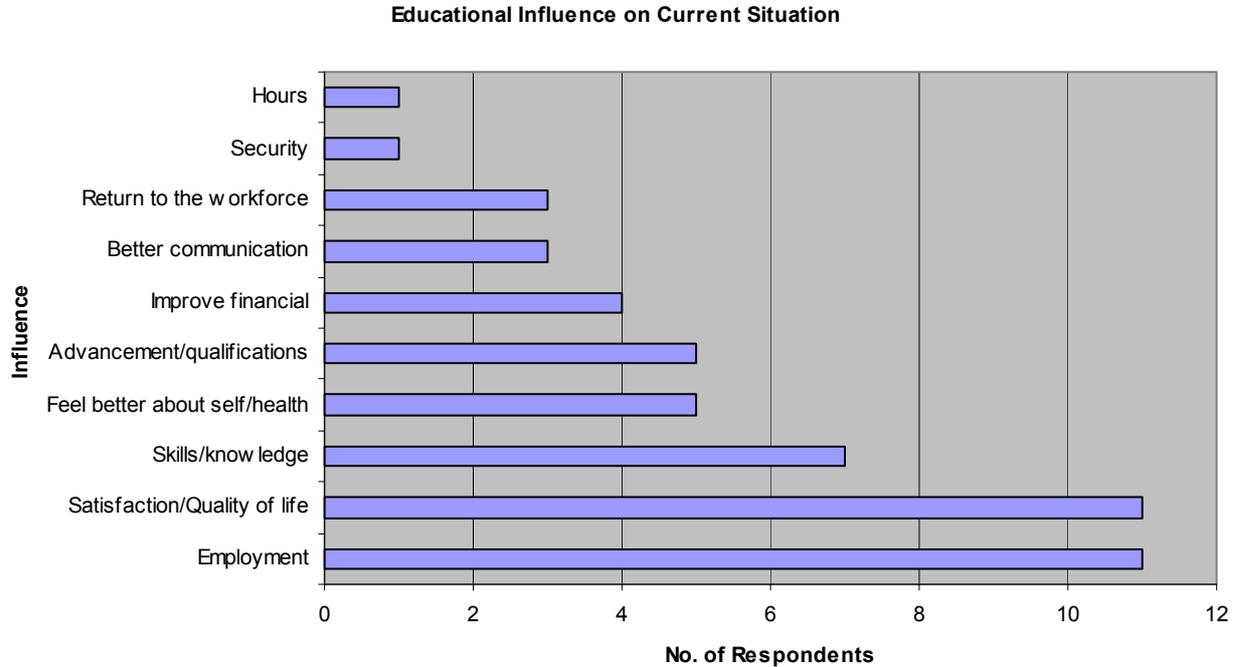
70% of the women planned to do future study.

The place they would choose to study at was (some respondents chose more than one place) 63% TAFE, 13 % University and 24% 'Other'. 'Other' places of study named were: home (3), any (2), hospital (2) and (1 each) community classes, distance learning, private college and school.

Sources for obtaining information about courses were: 56% TAFE web or handbook 14% Other ('Other' sources were AMES, Centrelink, hospital, OTEN, Swim Safe and University.), 12% Family, 8% Careers Advisor, 4% another training provider, 4% Friends, and 2% Employer.

92.5% of respondents who wanted to do future study felt that this education would change their present situation. 5% did not and 2.5% did not answer.

The ways in which the education would influence the women's present situation, including work and career aspirations can be seen in the following graph. More than one way was often given.



The significance of education for respondents where one was the lowest and 5 was the highest showed an average of 4.26 which clearly shows a high regard for education.

In five years time, respondents wanted to be: Working (76%), Studying (14%) and Other (10%) (Retire, enjoy life, be a grandmother, have a break, caring for children, being normal) Only 1 respondent chose both working and studying.

When asked to provide further information about what they would be doing in 5 years time respondents usually reiterated their choice of working, studying or other. Some examples of these were:

- "Working with animals at home or in local area. Being available for the children"*
- "I would love to have some time off from raising children-an opportunity to have my own time and to work out what I want to do"*
- "Working towards buying own home"*
- "Not be on the pension, full time job, supporting the children with my own money"*
- "I would rather be working than studying as my husband is on a disability pension and my children will all have left school by then"*
- "Studying and mixing with more people"*
- "When youngest child starts school, I would like to complete my HSC through TAFE or Business Studies"*
- "Some time working, some time studying"*
- "I'm hoping to have a full time job in an office loving every minute of it and enjoying my children laugh and play. To live life to it's fullest".*

6. DISCUSSION

The respondents for this research were predominantly Australian born and spoke English as their main language. A generous percentage of women who were born overseas spoke other languages in their homes. The level of disability reported was in line with national proportions. The number of children per household was higher than the national average, creating more opportunity for poverty to creep into a household. Education levels were low and centred around having left school early, with similar results for parents. Low education levels are highly correlated with low incomes (CARC 2004), as is leaving school early (Le Roy 2004).

Women respondents born in Australia were less educated than those born overseas. This may be because the women born overseas came as migrants, where policy insists a certain level of education for entry to the country and also because migrant and refugee women are far more likely to experience poverty in Australia.

More than three-quarters of the women were not in paid employment. Those in paid work were working part time or casually in low skilled jobs. This overrepresentation in part time and casual work mirrors the general trend for women in Australia (Hughes 1998). Over 80% of the women were involved in unpaid work as volunteers, domestic workers and carers and were more likely to be doing so full time. Again the jobs required low skill levels. Unpaid work, especially carer jobs, takes up a significant amount of most women's time and is increasingly doing so. This takes away from time available for education and training or looking for, and participating in, paid employment.

Most of the women want to commence paid work in the future, predominantly in service and administration jobs. Again preferred areas of choice for employment were those in highly feminised industries and occupations. Women chose the work area because of interest, with very little focus or understanding on how, of indeed if, the job could benefit them financially.

The lack of access to information regarding pay rates and employment opportunities is of concern, and can be linked with these women choosing futures for themselves that are likely to be financially unrewarding, and less likely to alleviate the poverty cycle in their families. Those who were employed were more likely to be married and have fewer children and were highly unlikely to be overseas born or have a disability. This is in line with the literature reviewed. Interestingly, higher levels of education did not influence the chance of having paid employment for this group. If a person was not looking for paid work there was often no reason given other than a family situation such as poor health.

Recent legislative changes are likely to influence the number of these women looking for a job. However, expensive child care, being a lone mother or migrant or refugee can make looking for work difficult (Marks & Houston 2002) (Keebaugh 1999).

Job information in the area of future work was low for both job availability and particularly for pay rates, although knowledge of the type of work involved in the area was high. Information sources that were popular for the women were Job Centres, TAFE, family, friends and the workplace. The internet and the media were particularly low sources. Careers counselling was not well accessed or used. Information the women would like was described as "*general information with a personal touch*".

Two-thirds of respondents were currently studying. Areas of study were those in feminised areas and almost none of the associated jobs were well connected with higher level vocational courses. Unfortunately feminised industries and occupations are not well paid so outcomes from these courses are poor, and the lack of vocational choice makes transition to work very difficult. The women who were studying typically had fewer children and were born overseas and were less likely to have a disability. This is in line with the general population of women, and also the literature reviewed. Courses were varied and were taken for the purpose of building skills and knowledge as well as employment. Respondents were positive about the influence the course would have on their work plans and future goals of obtaining employment, having better communication skills and improving competence. This dedication to education could help shift these women out of poverty.

Over 60% of the respondents had completed post school study and 70% wanted to do future study, mainly at TAFE, and they rated education very highly. Nearly all respondents felt there would be positive changes in their lives from this study such as gaining employment and increasing their satisfaction with, and quality of, life. Education has been shown to do this worldwide, but not in Australia, especially in vocational education (Dickie and Fitzgerald 2003). This information indicates that VET/TAFE policy should strive to create a successful link between education and employment outcomes for women. There is a large market and great hope placed on outcomes.

All respondents had positive thoughts and hopes for their near future including paid employment, good health and a happy family life. This is interesting to note, as research discussed in the literature review noted the high levels of depression and mental health problems due to low SES, in all the groups discussed. Perhaps their general dedication to education and finding employment, as well as assistance and support from The Smith Family has kept them from this fate.

7. CONCLUSIONS

The policy implications of this research include improving the outcomes that women obtain from work-related education and vocational training to mirror the needs of the work force together with women's needs, increasing equitable and gainful employment opportunities for women, safeguarding women against exploitation in the workforce, and ensuring women have access to information regarding these services.

Education and training needs to be better tailored to the women's needs including:

- better access to support services like child care and career counselling whilst at the place of education, including information regarding pay rates in different areas of employment,
- greater awareness of and provision for those with a disability,
- flexibility of delivery including tailored module delivery, and flexible delivery times,
- courses and counselling tailored to young school leavers needs,
- incentives for employers to invest in women's education, as well as courses that meet labour market gaps in skilled areas,
- more effective facilitation of employment outcomes, either through on-the-job training or work placement during their course of study, or similar,
- more effective and accessible English language courses for migrant and refugee women,
- Fees that are acceptable to persons on low incomes.

In terms of employment the government and/or employers need to provide:

- Access to information regarding employment services that steer women clear of repeating the same mistakes their parents have made, including choosing and pursuing careers that will increase their economic security and thus their children's security.
- Full and part time employment needs to be created that allows women to enter the workforce with equity of opportunity for security, advancement and increased pay.
- Comprehensive support services including child care facilities to allow women the opportunity to have the time to look for work, complete an education, and participate in employment to the extent possible for their personal situation.
- greater awareness of and provision for those with a disability,
- Transition programs to assist women in the move from education to work, and formal processes of recognition of prior learning and employment, especially for migrant and refugee women.

Women of low SES are particularly open to exploitation in the workforce.

- Regulatory bodies must represent women and give them access to information in case of exploitation. The literature review points to a nationwide policy being the only way to this occurring.
- Policies regarding employment regulations must be monitored in an on-going way because of the ever changing global environment.

For each of these recommendations to be successful, a cross sectorial, 'whole of community' course of action needs to be taken. The government (national and state/territory), employers, and industry bodies need to plan and co-ordinate their activities to complement and enhance each other, for the betterment of the situation that women of low socio-economic status find themselves in. With the recent release of the Federal Government's 'Welfare to Work' program, these recommendations are timely.

Given the small size of this study and the lack of detailed data for the groups of women it covers, further in-depth and larger scale research into the needs of women of low socio-economic status, and of the specific market of lone mothers, needs to be instigated. Such research could consider the inter-relationships between policies designed in the fields of immigration, welfare and industrial relations, specifically for the implications in education, training and employment for women at risk and in need.

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