



The Stress, the Strain & the Pain:

The impact of school costs on families and the CISVic sector

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Acknowledgements

Thank-you to all of the CISVic member agencies that facilitated this survey of people seeking help who have dependent children. Your assistance with this for the four months of the survey over the 2019-2020 Christmas period, demonstrates your care for community members who are struggling, and your commitment to social change.

Thanks especially to all the parents and carers who took the time to participate in this survey and share their views and experiences.

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Executive summary

Background

Many of our local centres have been inundated with requests for assistance with childrens' school expenses, especially over the Christmas holiday period but also throughout the year. This has become the 'number one' advocacy issue for CISVic, to campaign for school costs to be more reasonable and affordable. To get a more accurate picture of this situation, a survey of people seeking assistance from member agencies who have dependent children, was carried out from November 2019 to February 2020.

Aims

The aim of the snapshot survey was to obtain information about the extent and nature of the problem of unaffordable school costs, specifically in relation to:

1. proportion of families seeking help who were unable to pay school costs
2. types of school cost that people were struggling to pay
3. the extent to which agencies were able to assist
4. effects of unaffordable school costs on children.

Methodology

Local centres were asked to conduct the survey with people seeking assistance who had dependent children, in the months November 2019 to February 2020. In most cases, the support worker filled out the paper survey form with the person seeking assistance, at the end of the session. Altogether, 752 people seeking assistance participated.

Findings

- 84 per cent of families seeking help were struggling with school costs for their children.
- Most were struggling with 'books/ e text books/ e bundles/ stationery'.
- Next in order of frequency, families needed help paying for school uniforms, and school fees.
- One fifth needed help to pay for computers and devices.
- Over two thirds seeking help with school costs said they had been assisted 'in part'.
- Sixty per cent of families struggling with school costs said it had affected their children. They fall behind in their schooling and miss out on the life of their school community.
- Psychological effects include feelings of shame, low confidence, stress, anxiety and deep sadness.
- Unaffordable school costs eat into the family budget and general quality of life. Funds spent on schooling mean basic necessities are gone without, and families experience considerable material and social deprivation.

Introduction

Background

CISVic is committed to ensuring that its planning and advocacy is based on sound research and policy analysis. This research provides some evidence of this, in particular in relation to making education in our public schools genuinely free, or at least affordable and inclusive.

Many CISVic member agencies report being inundated with requests for assistance with childrens' school expenses, especially over the Christmas holiday period but also throughout the year. This has become the 'number one' advocacy issue for CISVic, and the Advocacy Working Group (AWG).

As part of an advocacy campaign for school costs to be more reasonable and affordable, a previous survey was carried out in 2019. Through that survey information was gathered from managers and support workers from 26 member agencies about the extent of the problem, when it is most evident, the capacity to assist, and the level of collaboration with local schools.

The current survey of people seeking assistance from member agencies who have dependent children, was carried out from November 2019 to February 2020. This was facilitated by support workers at those agencies. Preliminary results were released in early March to coincide with a Flashmob event aimed at raising awareness of the problem of escalating school costs in our public schools.

Aims

The aim of the snapshot survey was to obtain information about the extent and nature of the problem of unaffordable school costs, specifically in relation to:

1. proportion of families seeking help who were unable to pay school costs
2. types of school cost that people were struggling to pay
3. the extent to which agencies were able to assist
4. effects of unaffordable school costs on children.

Methodology

Survey process

Member agencies were asked to conduct the survey with people seeking assistance who had dependent children, in the months of November 2019 to February 2020 inclusive. These had been found to be the months of highest demand for help with school costs in the previous 'School costs member survey' in 2019.

In most cases, the support worker filled out the paper survey form with the person seeking assistance, at the end of the session. These forms were then either posted to the researcher at CISVic, or scanned and emailed. The researcher and other CISVic personnel then entered the data using 'Survey Monkey' software.

Survey design

Following some basic background information, survey questions gleaned whether assistance with school costs was requested, types of unaffordable school expenses, the extent to which agencies helped, shortage of funds for other things because of paying school costs and, importantly, the extent and nature of impacts on children.

Sampling

Twenty-two CISVic member agencies facilitated the survey of service users, as well as a non-member agency, St Vincent de Paul, which is co-located with XXX. All participating agencies are listed below.

1. Banyule Support & Information Centre Inc
2. Bayside Community Information & Support Service
3. Box Hill Community Information & Support Inc
4. Camcare / Access Health
5. Casey North Community Information & Support Service Inc
6. Chelsea Community Support Services Inc
7. CIS Glen Eira
8. CIS Moreland
9. CIS Yarra Ranges
10. Community Support Frankston
11. Cranbourne Information & Support Service Inc
12. Darebin Information, Volunteer & Resource Service
13. Diamond Valley Community Support
14. Knox Infolink
15. Monash Waverley Community Information & Support
16. Mornington Community Information & Support Centre
17. Port Phillip Community Group

18. Prahran Citizens Advice Bureau
19. South East Community Links Inc
20. Southern Peninsula Community Support & Information Centre
21. St Vincent de Paul
22. Uniting (East Burwood)
23. Western Port Community Support (WPCS)

Altogether, 752 people seeking assistance who had dependent children, participated in the school costs snapshot survey. More detailed information about sample characteristics can be found in the following 'Findings' section.

Findings

Background information about survey respondents

Main source of income

The main source of income of survey respondents, by far, was Government payments (85.9% of respondents to the relevant question). Next was employee salary at 11.7 per cent. A small number of those giving this response also indicated they received Government payments.

Table 1: Main source of income (n=736)

Number of children	Percentage respondents	No. Respondents
Government payments/ pension	84.9%	625
Employee salary/ wages	11.7%	86
Self employed/ business income	1.4%	10
No income	1.9%	14
Other income (inc super, investments)	0.1%	1

Children in primary school

Of the 728 people responding to the relevant question, 574 (78 per cent) had children in primary school.

Table 2: Children in primary school by respondent (n=728)

	Percentage respondents	No. Respondents
Children in primary school	78.8%	574
zero children in primary school	21.2%	154

The table below shows the number of children in primary school by survey respondent.

Table 3: Number of children in primary school by respondent (n=728)

Number of children	Percentage respondents	No. Respondents
One	46.6%	339
Two	22.1%	161
Three	7.9%	58
Four or more	2.2%	16
<i>zero</i>	<i>21.2%</i>	<i>154</i>

Nearly half (46%) had one child in primary school, and almost a third (32%) had two or more children in primary school.

Children in secondary school

Of the 722 people responding to the relevant question, 411 (57 per cent) had children in secondary school. This is a lower proportion than those seeking help who had children in primary school (which was 78%).

Table 4: Children in secondary school by respondent (n=722)

	Percentage respondents	No. Respondents
Children in secondary school	56.9%	411
zero children in secondary school	43.1%	311

The table below shows the number of children in secondary school by survey respondent.

Table 5: Number of children in secondary school by respondent (n=722)

Number of children	Percentage respondents	No. Respondents
One	34.3%	248
Two	18.8%	136
Three	3.2%	23
Four or more	0.6%	4
<i>zero</i>	<i>43.1%</i>	<i>311</i>

About a third (34%) had one child in secondary school, and about a fifth (22%) had two or more children in secondary school.

Month when assistance was requested

Most survey forms were completed in November (by 337 people). Next in frequency was January, with forms filled out by 151 people. This result is quite different from that in the previous 'School cost member survey' wherein January and February were said by agency personnel to be months of highest demand. It is likely this anomalous result reflects 'survey fatigue', with less survey forms being filled out with time, and perhaps with service 'busyness'.

Table 6: Month of survey participation (n=725)

Month	Percentage respondents	No. Respondents
November	46.5%	337
December	18.1%	131
January	20.8%	151
February	14.6%	106

Request for help with school expenses 'today'

The majority of respondents (60%) requested assistance with school expenses on the day they participated in the survey (447 out of 746 people who answered the relevant question).

The school cost most often requested help with was: Books/e text books/e bundles/ stationery. Next in order of frequency were: school uniforms, and school fees. It is possible that the type of school expenses sought help with would vary by time of year, and that other types of school cost might constitute a higher proportion in other months.

Table 7: School costs sought help with (n=447)

School cost	No. responses	Percentage responses
Books/ e-text books/ e-bundles/ stationery	300	67.1%
School uniforms	238	53.2%
School fees	186	41.6%
Computers/ I pads/ devices	98	21.9%
Camps/ Excursions	97	21.7%
Subject or elective fees/ equipment/ materials	71	15.8%
Transport	37	8.3%
'Voluntary' contributions	21	4.7%
Other (please elaborate)	21	4.7%

NB: Respondents could nominate more than one option, thus the number of responses exceeds 447.

Degree of assistance provided for school costs

Survey participants who had requested help with school costs on the day they were surveyed, were asked if the agency had been able to assist. The response options were, 'Not at all', 'In part', and 'In full', with space provided for comments. Over two thirds of those who answered this question indicated that they had been assisted 'in part'.

Table 8: Degree of assistance provided for school costs (n=384)

Degree of assistance	Percentage respondents	No. Respondents ¹
Not at all	11.2%	43
In part	70.0%	269
In full	18.8%	72

Many respondents took the opportunity to add a comment. Most either described the direct material assistance they received, or the way they were helped via referral, information or support in making applications to external bodies. Direct material assistance included help to

¹ An additional 18 people made a comment without nominating any of the three options.

pay for books, uniforms, school fees, camps, stationery and Ipads. One person listed: 'schoolbags, lunch boxes, shoes, socks, hats and hair ties'. A few said they received food vouchers, which then freed up their funds to pay school expenses.

Respondents also said they were connected with a wide range of organisations by the assisting agency - through information, referrals and help with applications for assistance. Organisations and professionals that people were connected to included: Back to School programs (in the CISVic member agency), State Schools Relief, Council to Single Mothers, Ardoch, St Vincent de Paul, No Interest Loans Scheme, Good Shepherd, schools, councils and social workers.

Some described the immediate material support that was arranged by CISVic member agencies from State Schools Relief and St Vincent de Paul.

Lack of funds due to paying school costs

Survey participants were asked if they were short of funds for other things due to paying school expenses (whether or not they had requested help with school costs on this visit). Out of 616 people who responded to this question, a very high 80 per cent indicated they were short of funds because of paying for school costs.

Table 9: Lack of funds due to paying for school costs (n=616)

Lack of funds for other things due to school costs	Percentage respondents	No. Respondents
Yes	77.9%	480
No	22.1%	136

Those who said they were short of funds for other things due to paying school costs were asked what these costs were for. This was an open question, and responses were categorised as per the list in the Table below.

Table 10: School costs respondents had already paid (n=352)

School cost	Percentage respondents	No. Respondents
School uniforms	57.1%	201
Books/ e-text books/ e-bundles/ stationery	48.0%	169
School fees	40.1%	141
Camps/ Excursions	29.3%	103
Computers/ Ipads/ devices	16.5%	58
Subject or elective fees/ equipment/ materials	10.5%	37
Transport	5.4%	19
'Voluntary' contributions	3.1%	11

NB: Many respondents named more than one type of school expense.

School costs that had left people short of funds for other things were most often said to be: School uniforms, Books/e-text books/e-bundles/, and School fees. Some gave expanded information, as illustrated in the quotes below.

Comments on school costs causing financial stress

'Ipad (school requires new Ipad in Grade one to be used for 2 years only - then change to laptop! in Grade 3. School fees. excursions. (not all covered by CSEF). 'This is a new school [NAME DELETED] and is very expensive e.g. Grade one fees approx. \$650.'

'Movie with school for children was \$100.'

'School costs for younger child (\$275) and past high school fee payment (\$250) plus Christmas and a daughter's birthday.'

'School fees, books, uniforms. Total \$1,700.'

'School uniforms, school books. My son has to have an iPad at school to stay there: \$1700. And he needs one iPad at home to keep practicing with it. My son has (a disability).'

'Tablet computer (\$600), Uniforms for both students. Had financial support through State Schools Relief scheme, but still paid \$450 excess.'

'Uniform; child has higher needs and high medical needs.'

'Year 12 school jacket \$85.'

'Bulk of school camp needs things like sleeping bag, torch, sunscreen, Aeroguard, boots, bathers etc etc'

'Excursions, school fees, uniforms, photos, personalised jumper, things kids feel left out without.'

'Had to buy sports items so was struggling to buy groceries.'

Other educational expenses mentioned by some were school photos, graduation costs, and tickets for school concerts. In addition, a few acknowledged assistance provided by State Schools Relief (SSR) or the Camps, Sport and Excursion Fund (CSEF), while noting these sources did not cover the full cost.

Proportion of whole sample struggling with school costs

Out of the whole survey sample of 752 people, 447 (59%) indicated they had requested assistance with school expenses at the time of the survey. In response to a separate question, 480 people (63%) said they were short of funds for other things because of paying school expenses.

Out of the full sample of 752, 634 people, or **84 per cent**, indicated that they had come to the service for assistance with school costs, and/or requested help with other expenses due to paying school costs.

As the survey was open to service users with dependent children and not just targeted at people struggling with education costs, 84 per cent is arguably a very high proportion of people demonstrating school-related financial stress.

Effects on children of difficulties paying school costs

Respondents were asked if difficulties paying school expenses had affected their children. Of the 688 people who responded to this question, nearly 60 per cent said their children had been affected.

Table 11: Effect on children of difficulty paying school costs (n=688)

School cost difficulties affected child/ren	Percentage respondents	No. Respondents
Yes	58.6%	403
No	22.2%	153
Unsure	19.2%	132

Many survey respondents (330 altogether) chose to comment on the effects of unaffordable expenses, on their children and also on the parents and the family as a whole. (See Attachment Two for all comments). Perhaps not surprisingly, the effects on children were described as negative in all cases. Broadly speaking, the main effects were loss of education opportunities and/or social exclusion for students. Not being able to cover school costs can evidently carry an emotional toll for both students and parents. In a few cases this was exacerbated by an apparently punitive rather than supportive approach by schools.

Educational disadvantage

The comments in the box below provide some illustration of some of the ways that children can be educationally disadvantaged when their families cannot afford school costs.

Comments about educational disadvantage

'Unable to go on camps, struggled with homework as they had no Ipad or computer.'

'Child had to attend school without books.'

'Child failed because (they had) no text books.'

'Could not complete computer program due to lack of funds.'

'Couldn't attend swimming classes, school camp.'

'Didn't attend some excursions and couldn't do homework properly for not having textbooks.'

'Don't get to do sports or music program because of the cost.'

'Secondary student would refuse to go to school.'

'Missing out on camp. Missing some school books. Missing out on laptop.'

'Missing out on camps. Choosing cheaper electives.'

'They have missed on excursions but also didn't have some books needed in time. They've got only one uniform shirt.'

'... Lack of technology affects homework (and) school results.'

Social exclusion

The following comments illustrate how children are often socially excluded as well - or even humiliated in front of their peers when their parents cannot to pay education costs and related activities.

Comments about social exclusion

'They don't like to go to school because they have missed out on excursions camps and don't have the right laptop and iPad.'

'Losing marks in school, holes in clothes, tears.'

'Not able to go on excursions. Makes child feel sad and left out. Noticing not having same things as friends.'

'Not being able to do school related homework on holidays. Feeling different to other kids. Not having the right things.'

'They feel like they do not belong.'

'They have had to miss out on activities, peer pressure, not feeling included and singled out from peers.'

'... they don't have what they need they can't participate in everything.'

'Can't go to some things. Feels left out. Doesn't want to go to school.'

'Child suffered taunts from other students.'

'Child unable to go to (the school) formal.'

'Bullied for having different school bag.'

'Missed a lot of school. Socially it has kept them back.'

'Secondary student would refuse to go to school.'

The above quotes illustrate how educational exclusion and social exclusion are intimately connected. They also suggest how deeply affecting this exclusion can be on children and young people.

School uniforms and social exclusion

In particular, numerous comments revealed that many families are under pressure to pay for school uniforms, and children tend to stand out as different in a very visible way when not

wearing the right clothes at school. This apparently sends out social signals that children are different or inferior when they don't wear a correct uniform that is in good order and the right size. Some of the relevant quotes are provided below.

Social effects of unaffordable uniforms

'... He is teased as his uniforms are stained and too small.'

'Bullied because uniform was not available.'

'Can't afford uniform so goes to school in 'normal' clothes. They get embarrassed.'

'Child currently wearing uniforms that are too small.'

'Have had to attend school with ripped pants, no jumpers, and torn shoes.'

'He has to go without. His uniform is too small and falling apart.'

'Made to feel embarrassed because not in correct uniform.'

Punitive approach of some schools

As demonstrated in the comments below, some people related stories of their children being marginalised or even punished by school staff because their families could not afford to pay school costs.

Ostracism and punishment by some schools

'Humiliation of having school books and stationery withheld from him in the classroom.'

'Child gets detention for not wearing correct uniform.'

'Child was taken out of cooking class because fees weren't paid.'

'Gets detention because does not have correct uniform and laptops.'

'He is stressed about the reminders the school gives on what is still owing plus upcoming...'

'(The school) threatened to not issue reports and books, materials, and incursions.'

Psychological effects

Many respondents articulated their children's misery from the exclusions and humiliations of unaffordable school expenses. Examples are provided below.

Psychological effects on children

'Anxiety and depression from not having what everyone else has at school.'

'Child feels uncomfortable feels like a pauper and the mother feels uncomfortable too.'

'Comparing selves to other children.'

'Confidence is low.'

'Embarrassed that she didn't have everything that her school mates had.'

'Embarrassed, behind in work, missed opportunities.'

'Feel shy and ashamed.'

'Feeling unhappy.'

'Feelings of deprivation.'

'Has had to use school equipment. Gets embarrassed by not having same as everyone else.'

'Lack of self esteem, unwilling to attend class due to lack of materials.'

'Low self esteem. Anxiety levels get pretty high. Stress.'

'My children have meltdowns.'

'My grade one daughter gets upset that school costs are a struggle, although I try to shield her from it'.

'Stress, anxiety, feeling different to everyone else. Feel poor. Feel undeserving.'

'Stressed as unable to do certain tasks which requires the Ipad.'

'The children get sad that they miss out.'

Strong themes in the above comments were children's feelings of marginalisation, social shame, low confidence, stress, anxiety, and also sadness, when school costs could not be met by their families.

Detriment to family wellbeing

As well as affecting children's educational opportunities on an ongoing basis, and their ability to join in the social life of school communities, unaffordable school costs were said to eat into the family budget and general quality of life. Many comments described how funds spent on school costs meant basic necessities were foregone and families experienced material and social deprivation.

Effects of unaffordable school costs on family essentials

'Because of paying for school, my children are affected in school holidays and I have to cut down on food and power bills.'

'Been short of money for necessities (like) petrol. Kids had to walk to school on 38 degrees days.'

'Goes without food, child knows the family are poor.'

'Going without food. Getting behind in rent and other bills.'

'I need to cut back on food, and his medication.'

'I pay \$15 a fortnight via Centerpay but sometimes have to cut it back to cover day to day costs.'

'Less food in cupboards, less funds for clothes.'

'Less money for children to be able to buy food, clothes, transport.'

'Limited lunch or didn't attend school at all or school functions.'

'Not enough money for food and clothing.'

'Not enough money for school lunches and other necessities.'

'Strain on mum. Don't have the right foods to eat for school lunches.'

'Yes, as my children don't have all the things they need for school. Also the kids don't have enough food for their lunches and are always hungry.'

'We eat less food.'

Other comments illustrated how unaffordable school costs stretched the family budget and cut into the social life of children and families outside school time.

Effects of unaffordable school costs on family and social life outside school

'Children couldn't attend niece's birthday and family things.'

'Food shortage. Dull school holidays.'

'It affects Christmas budget - less presents and food.'

'Less funds for out of school, family activities. Much tighter budget.'

'Miss out on food and activities because the cost of schooling is too high.'

'No money for family outings and special treats.'

'Not being able to do things, birthdays being affected as well.'

'Not enough money left to take children on outings.'

'Possible piano lessons stopped. Unable to have icy-poles or sausages on BBQ as come Friday I don't have change - so gold coin events.'

Final observations

Some survey participants took the opportunity to make general observations. One said: *'Assistance is fantastic however there are still additional costs that are unachievable as a single parent'*. Other reflections were: *'(School expenses) cause stress on both of us. Public schools should be cheaper to make education less stressful on struggling families'* and *'School fees should be something that can be paid off over the year, not a month before Christmas.'*

Conclusion

Out of the full sample of 752, 84 per cent indicated they had come to the service for assistance with school costs, and/or requested help with other expenses due to paying school costs. As the survey was open to service users with dependent children (and not specifically targeted at people struggling with education costs), 84 per cent is arguably a very high proportion of service users demonstrating school-related financial stress.

The school cost most often requested help with was: 'books/e text books/e bundles/stationery'. Following this, in order of frequency, were 'school uniforms', and 'school fees'. Many also requested help to pay for computers and devices, camps and excursions, and special subject expenses. Similarly, the costs that most often left people short of funds to pay for other things were (in order of frequency): 'school uniforms', 'books/e text books/e bundles/stationery', and 'school fees'.

Survey participants were asked if difficulties paying school expenses had affected their children. Sixty per cent of those who responded to this question indicated their child/ren had been affected, with many (330) making additional comment about the negative repercussions. Comments illustrated how educational exclusion and social exclusion are intimately connected, and how deeply affecting both types of exclusion can be on children and young people. In particular, psychological effects included feelings of marginalisation, social shame, low confidence, stress, anxiety, and also ongoing sadness.

As well as affecting children's educational opportunities, feeling of belonging, and psychological wellbeing, unaffordable school costs were said to eat into the family budget and general quality of life. Many comments described how funds spent on educational expenses meant basic necessities like food were foregone and families experienced considerable material and social deprivation.

Although education in our state schools is supposed to be free, at least what is referred to as the 'standard curriculum', it is clear that this is far from true. Too many children are being left behind in their education, just because their families cannot afford to pay the costs for their children to participate. The situation is exacerbated when children do not have the right or full uniform due to a lack of funds, and are punished or ostracised by their school or teased by their peers. This research provides testimony of the sad and tragic consequences for many children who feel marginalised and ashamed as a result.

CISVic member agencies assist families with school costs as far as they can on a regular basis – either through financial or material assistance, or through information and referral to other programs and specialist support services. Some agencies have developed dedicated programs to help families with school costs, in response to the high demand, funded through a range of avenues including philanthropy, donations, and other sources. However, it is clear that full financing of the shortfall for families to pay for their childrens' education is beyond the capacity of most, if not all, CISVic member agencies. This also begs the question of whether families should have to approach 'charities' for help with school costs when a basic education is meant to be free.

Many schools are proactive and compassionate in making sure that no student is educationally disadvantaged because their family lacks the funds to pay for school costs. They facilitate

access to the Victorian Government's 'Camps, Sport and Excursions Fund'², the not-for-profit organisation State Schools Relief³, support agencies and their own resources. Many schools have necessary items available to borrow for those who can't afford to buy them. However, as evidenced in this report, too many schools do not see this as their role. Some punish and exclude financially disadvantaged students, and withhold normal educational opportunities when various fees are not paid. This is in clear contravention of DET's⁴ Parents Payment Policy, for example:

Principals and school councils are responsible for approving parent payments and a school-level policy which ensures: students are not denied access to the standard curriculum program, refused instruction or disadvantaged on the basis of payments not being made for education items or services.⁵

According to this policy, students cannot be refused instruction or disadvantaged because payments not made to the school. Furthermore, according to DET policy, there should be a Parent Payments contact person to assist people having difficulties in making payments. Evidently there are too many schools not understanding or adhering to this policy. As stated by one parent in our survey:

'... Public schools should be cheaper to make education less stressful on struggling families.'

Recommendations

1. The Victorian Government provides adequate funding for schools to deliver the standard curriculum, and to cover all items needed for students to participate in it, including technology and excursions.
2. The Victorian Government proactively and clearly communicates DET's Parents Payment Policy to schools, monitors awareness and compliance, and applies substantial penalties when schools fail to comply on an ongoing basis.
3. The Victorian Government introduces a policy stipulating that schools cannot require families to purchase expensive, non-generic uniforms for their children.

² <https://www.education.vic.gov.au/about/programs/Pages/csef.aspx>

³ <https://stateschoolsrelief.org.au/>

⁴ [Victorian Department of Education and Training](#)

⁵

<https://www.education.vic.gov.au/school/principals/spag/management/Pages/parentpayments.aspx>

ATTACHMENTS

Attachment A: School costs snapshot survey form

November 2019 – February 2020

Community Information & Support Victoria is advocating for more affordable schooling. To help with this, we want to get an accurate picture of the demand for help with school costs, and the assistance provided by member agencies.

This survey is for **all people accessing your emergency relief program who have dependent children**, from 1 November 2019 to 29 February 2020. We expect it to take around 5 mins. We suggest that the volunteer or staff completes the survey *with* the person seeking assistance.

To preserve confidentiality, please do not include the person's name or any identifying information. A report on the survey will be provided to all participating agencies. Service users may also have a copy of the report on request (in which case please collect contact details, separate from the survey responses).

<p>Q1. Agency name.....</p> <p>Q2. Month.....</p> <p>Q3. Postcode of service user.....</p> <p>Q4. No. children in primary school.....</p> <p>Q5. No. children in 2ndary school.....</p> <p>Q6. <u>Main</u> source of income (please tick 1)</p> <p>Government payments/ pension. <input type="checkbox"/></p> <p>Employee salary/ wages..... <input type="checkbox"/></p> <p>Self employed/ business income <input type="checkbox"/></p> <p>No income..... <input type="checkbox"/></p> <p>Other income (including superannuation/ investments).... <input type="checkbox"/></p> <p>Q7. Did you request assistance with school expenses today?</p> <p>Yes <input type="checkbox"/> Go to 8</p> <p>No <input type="checkbox"/> Go to 10</p>	<p>Q8. What school expenses did you seek help with today? (please tick all that apply)</p> <p>Books/ e-text books/ stationery..... <input type="checkbox"/></p> <p>School uniforms..... <input type="checkbox"/></p> <p>Computers/ Ipads/ devices..... <input type="checkbox"/></p> <p>Camps/ excursions..... <input type="checkbox"/></p> <p>School fees..... <input type="checkbox"/></p> <p>Subject fees/ equipment/ materials.. <input type="checkbox"/></p> <p>'Voluntary' contributions..... <input type="checkbox"/></p> <p>Transport..... <input type="checkbox"/></p> <p>Other..... <input type="checkbox"/></p> <p>Q9. Was this agency able to assist with this expense/s (including referral)? (please tick 1)</p> <p>Not at all <input type="checkbox"/></p> <p>In part <input type="checkbox"/></p> <p>In full <input type="checkbox"/></p> <p>Comments.....</p> <p>.....</p> <p>.....(Go to 12)</p>
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<p>Q10. If no to 7, are you short of funds for other things because of paying school costs?</p> <p style="text-align: right;">Yes <input type="checkbox"/></p> <p style="text-align: right;">No <input type="checkbox"/> <i>Go to 12</i></p> <p>Q11. What education expenses did you pay that left you short of funds?</p> <p>.....</p> <p>.....</p> <p>.....</p>	<p>Q12. In general, how have your difficulties paying school costs affected your child/children, if at all?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>Q13. If you have struggled to pay school expenses, would you consider sharing your story to support our campaign for more affordable education?</p> <p style="text-align: right;">Yes <input type="checkbox"/> <i>Please provide contact details</i></p> <p style="text-align: right;">No <input type="checkbox"/></p>
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Thank-you for your assistance with this survey. If you would like to discuss this research, please contact the researcher at CISVic, Jennifer Borrell, on 9672 2002 or jennifer@cisvic.org.au.

Attachment B: Comments about the effects of difficulty paying school costs⁶

(i) Has received detention, (ii) Has not received his first pencil set.
Affected family budget.
Affected mother more than child.
Always asking assistance and feel like can't do a lot of things.
Anxiety and depression from not having what everyone else has at school.
Anxiety.
At risk of not having required books to begin the new school year.
At this stage nothing.
Attends school without correct uniform.
Because I can't afford to pay for other things that my child needs.
Because of paying for school, my children are affected in school holiday and have to cut down on food and power bills.
Because they do not have everything they need to go to school.
Because they don't have what they need they can't participate in everything.
Because they feel left out.
Been short of money for necessities i.e. petrol i.e no petrol. Kids had to walk to school on 38 degrees day.
Behaviour - socialising.
Being late getting school essentials.
Both children have special needs. They don't have the things and supports needed.
Both my children are sad that they don't have new uniforms.
Bullied because uniform was not available.
Bullied for having different school bag.
By not going on school trips or camp.
Cannot access everything they need. Often go without.
Cannot afford a new Ipad.
Cannot afford uniform despite requesting it. Attended school camp first time in 4 years.
Cannot go on holidays and other excursions.
Can't afford some textbooks, second hand uniforms, sometimes can't go on excursions.
Can't afford uniform so goes to school in 'normal' clothes. They get embarrassed.
Can't do extra curricular sports as we can't afford it e.g. swimming, soccer.
Can't go on all camps. Can't get all the uniforms.
Can't go to some things. Feels left out. Doesn't want to go to school.
Can't go to various activities. Unable to buy school uniform, books etc.

⁶ Some comments have not been included here because they weren't relevant to the question, or because they were potentially identifying of the respondent.

Can't provide lunch swimming cloth & sport.
Causes stress on both of us. Public schools should be cheaper to make education less stressful on struggling families.
Child couldn't attend swimming lessons.
Child currently wearing uniforms that are too small.
Child failed because no text books.
Child feels uncomfortable feels like a pauper and mother feels uncomfortable too.
Child gets detention for not wearing correct uniform.
Child had to attend school without books.
Child misses out on some excursions.
Child suffered taunts from other students.
Child unable to go to formal.
Child was taken out of cooking class because fees weren't paid.
Children are having to go without some items.
Children complain that they do not [even] have/or [go] things as other children.
Children couldn't attend niece's birthday and family things.
Children go without certain items.
Children have to wait on things or rely on charity.
Children uncomfortable, returning to school without all required items.
Children will often miss out on certain things happening due to cash not being there.
Comparing selves to other children.
Confidence low.
Could not complete computer program due to lack of funds.
Couldn't attend swimming classes. School camp.
Couldn't go to many activities - no excursions.
Delay and sometimes not participating.
Delays.
Deprivation of basic items.
Didn't attend some excursions and couldn't do homework properly for not having textbooks.
Difficult to keep the children in school uniform.
Difficulty paying last year meant kids didn't receive books and materials until well into term 1.
Do not have the new lap tops that are required for 2020. I just bought new Ipads in 2018 Dec X 2. Now they need to update two lap tops at short notice.
Does not have all the relevant materials.
Does not have proper school shoes.
Doesn't have own lap top. Says feels left out.
Don't get to do sports or music program because of the cost.
Don't have full uniform.
Don't have full uniform with name of school on pocket.
Don't have lap tops in class.

Don't have things other children have.
Due to school costs unable to provide healthy food (e.g. fruit) - given bread instead.
e.g. lunch order Wednesdays at \$9 per child. \$45 for 6 children.
Embarrassed that she didn't have everything that her school mates had.
Embarrassed, behind in work, missed opportunities.
Embarrassment.
Fear of falling behind or not having same opportunities.
Fear of missing out e.g. school camps and excursions.
Feel embarrassed.
Feel left out/different.
Feel shy and ashamed.
Feel the stress of their parents; mental health issues.
Feeling unhappy.
Feelings of deprivation.
Feelings of inadequacy and missing out.
Felt as if he was missing out because he didn't have the same books etc.
Felt sad they missed out and the whole class didn't.
Financial hardship.
Financially.
Food shortage. Dull school holidays.
Food, petrol. Started high school with wrong shoes.
FV/Trauma; commencing prep year so all new to both parent and child high anxiety.
Get teased + singled out.
Gets detention because does not have correct uniform and laptops.
Goes without books and outings.
Goes without food, child knows the family are poor.
Going to school without books.
Going without.
Going without food. Getting behind in rent and other bills.
Going without in general.
Going without social activities due to having no money left over.
Going without some items.
Going without. Seeing your stress.
Has had to go to school in non uniform till layby's finalised.
Has had to use school equipment. Gets embarrassed by not having same as everyone else.
Has not had all the school books.
Has started school knowing that not all of her things are payed for.
Has to buy second hand.
Has to wear last year's uniform, despite not fitting correctly.

Hasn't been able to have new uniform for a number of years.
Have had to attend school with ripped pants, no jumpers, and torn shoes.
Having to go without food and missing camps/ excursions.
Having to wait for text books needed. School uniform gets a bit tatty.
Having to wear old uniform and not having books to start.
Having to wear uniform that is too small and old.
Having trouble paying for school uniform and books that will eat into food shop cost.
He has to go without. His uniform is too small and falling apart.
He is stressed about the reminders the school gives on what is still owing plus upcoming. He is teased as his uniforms are stained and too small.
He will not go swimming because he wants to go to camp. Unable to afford to send him in previous year.
His uniform is looking old.
Humiliation of having school books and stationary withheld from him in the classroom.
I am trying my best so they do not.
I am under so much stress trying not to upset my children but they observe me.
I give to them and then I'm the one who goes without.
I had to get get help to get school uniform.
I haven't been able to catch back up after numerous bills and repairs.
I need to cut back on food, and his medication.
I pay \$15 a fortnight via Centrepay but sometimes have to cut it back to cover day to day costs.
I wasn't able to get stationery pack for start of school as I couldn't pay the 100 first installment of fees.
Inadequate uniform, embarrassment.
Incorrect fitting uniform.
Indirectly affected by parent stress.
It affects Christmas budget, less presents and food.
If they don't have the correct thing the children don't want to go to school.
I've made it work!
Kids don't want to go on camp or excursion thinking mum can't afford it.
Lack of uniforms, correct shoes. Not receiving full book list.
Lack of books. Worn out and torn uniform because I haven't funds for uniform.
Lack of food.
Lack of new school shoes/uniform.
Lack of self esteem, unwilling to attend class due to lack of materials.
Lap top problems. Needs a new uniform.
Lap top requirements. If it wasn't for domestic violence service, my son wouldn't have had a lap top.
Late with books.
Late with books, less confidence, not happy.
Left out.
Left out.

Left us short of money.
Leisure activities, sporting and general entertainment and school camps/ activities.
Less activities. Food restricted.
Less disposable income - groceries etc.
Less food due to school expenses. Lack of technology affects homework, school results.
Less food in cupboards, less funds for clothes.
Less funds available for clothing, never able to go out with friends - no funds.
Less funds for out of school/family activities. Much tighter budget.
Less groceries.
Less money for children to be able to buy food, clothes, transport.
Less money to buy things.
Limited funds affects the household budget.
Limited lunch or didn't attend school school at all or school functions.
Limited participation in most areas.
Limited social life - going out - movies etc
losing marks in school, holes in clothes, tears.
Low self esteem. Anxiety levels get pretty high. Stress.
Low self esteem. Lack of confidence. Made to feel embarrassed.
Low self-esteem, low confidence.
Made to feel embarrassed because not in correct uniform.
Makes budgeting for other this tighter.
Miss out on essentials sometimes.
Miss out on food and activities because the cost of schooling is too high.
Miss out on school activities.
Miss out on some things, worry about money.
Miss out on the excursions. Also no cash for uniform/footwear.
Missed a lot of school. Socially it has kept them back.
Missed excursions and extra curriculum activities.
Missed opportunities.
Missed out because can't pay.
Missed out on after school sports.
Missed out on excursions. Having to be in a different class.
Misses out.
Misses school camps.
Missing excursions, no books, reliant on services to pay for camps.
Missing out on camp. Missing some school books. Missing out on laptop.
Missing out on camps. Choosing cheaper electives.
Missing out on excursions and Christmas presents.
Missing out on extra activities has caused upset.

Missing out on opportunities and family low budget.
Missing out on sporting activities, Christmas presents, birthday parties, new shoes.
Missing out on vital educational needs.
More education costs mean less money for petrol, food, phone credit or any holiday activities. NB: I had another teenager who was eligible for the government assistance, until they cut the payment back.
My child does get other things he needs have new clothes.
My child has been feeling stressed that mum won't provide all that is needed to start the year.
My children don't have what the others have.
My children have meltdowns.
My children have to wait for school supplies when we start back at school.
My grade one daughter gets upset that school costs are a struggle, although I try to shield her from it.
My parents have had to help out.
My son attended first day of term without his needed book list, was upset that he had been left out.
My year 7 child went a long time without a lap top. She was supposed to have it in term 1. I got it in term 4.
Need to rely on breakfast and lunch programs at the school.
New uniforms, school excursion, extra curricula activities.
No camp for school.
No food (only rice and soy sauce).
No money for family outings and special treats.
No outings or activities.
No religion book last year (\$60). Because it is the school rule that they have full uniforms and black shoes and blue and white socks. Each child only has one full uniform and when it is in the wash they don't have another one to wear.
No school books.
No to excursions at times. No (or little) \$ to spend at canteen.
Not able to enjoy other activities.
Not able to get all the things they need.
Not able to go on excursions. Makes child feel sad and left out. Noticing not having same things as friends.
Not able to provide with text books as they need to photocopy all of it.
Not being able to attend camp/ excursion.
Not being able to do school related homework on holidays. Feeling different to other kids. Not having the right things.
Not being able to do things, birthdays being affected as well.
Not currently in receipt of Carers Allowance to support income.
Not enough money.
Not enough money for food and clothing.
Not enough money for food and other expenses.
Not enough money for school lunches and other necessities.

Not enough money left to take children on outings.
Not going to school have no money for bus.
'Not happy'. Unable to go to camps etc.
Not having all requirements for school.
Not having fitting clothes and shoes.
Not having food
Not having the right equipment affects ability to learn and increases opportunities for bullying.
Not having the right equipment.
Not participated in excursion. \$180 1/4 lease on computer - how? (can we afford this?) Paying fees off in small amounts.
Old shoes & only 1 pair of shorts.
Old tatty uniform & borrowing some text books that I couldn't afford.
Once everything is paid, there is little to no money left for household items.
One child could not go to a school camp recently because I can't afford it.
Only has one uniform. Goes without lunch, excursions.
Only having limited uniform. Struggles with food + essential at the time of school expense having to wear old uniforms they are growing out of.
Open-Ended Response.
Other activities/spending have to be put aside (outings/going out etc.) Household spending has to be cautiously watched but can't afford much.
Parents are in financial difficulties which is affecting whole family.
Participation, exclusion.
Participation, inclusion.
Peer group pressure.
Possible piano lessons stopped. Unable to have icy-poles or sausages on BBQ as come Friday I don't have change - so gold coin events.
Possibly affected how child was treated.
Possibly missing out on excursions/camps. Plus using the same as all other students as I would to try do cheaper.
Previously, as a family, food and other items were cut back until expenses paid off.
School laptop - cannot be fixed, expensive.
School refusal.
School uniforms costs therefore only purchase @ op shop when size available.
Scrape through each week. Didn't manage to pay fees in 2019.
Secondary child - angry at lesser 'status'.
Secondary student would refuse to go to school.
Seeing their mum having to use the rent money to cover costs, then struggling to catch it up, makes them stressed, fearful that we will be homeless - school refusal because they are depressed and hungry often.
She has to miss out on concerts.
She sees that I am stressed and it upsets her.

Short of funds to run family household.
Short on food.
Shortage of funds for non-school activities e.g. food, birthdays, uncertainties etc.
Social life.
Sometime am unable to buy all the books, that affects them.
Sometimes forced to miss out on some activities and camps.
Sporting activities, birthday parties, birthday presents.
Started school with incorrect uniform.
Strain on mum. Don't have the right foods to eat for school lunches.
Stress for children.
Stress of not being able to get work done. Embarrassed of not being able to afford.
Stress, anxiety, feeling different to everyone else. Fell poor. Feel undeserving.
Stressed.
Stressed as unable to do certain tasks which requires the Ipad.
Stressed mother!
Struggling to provide children with necessities.
Swimming lessons
The children get sad that they miss out.
The children miss out on basic school requirements/camps etc.
The family have no money to pay for anything
Their uniforms don't fit
They are left feeling embarrassed and (disadvantaged) from the other children at school.
They are not up to date in school wear. Have not been able to attend all school excursions.
They are sad and getting stressed about education there.
They don't like to go to school because they have missed out on excursions camps and don't have the right laptop and IPad.
They feel like they do not belong.
They feel sad.
They feel sad, not happy.
They feel they are (illegible) because they don't have the bags...
They get anxious.
They have had to miss out of activities, peer pressure, not feeling included and singled out from peers.
They have missed on excursions but also didn't have some books needed in time. They got only one uniform shirt.
They have to go without.
They haven't got lap top for studying.
They miss out on excursions and camps and other activities.
They miss out on getting other necessary things such as new shoes, uniform items, etc.
They miss out on things.
They see mum stressing.

Threatened to not issue reports and books/materials/incursions.
Unable to afford books so close to christmas. uniforms very expensive so only has one set.
Unable to attend camps.
Unable to buy a new uniform.
Unable to buy things they want/need.
Unable to get or do anything the other children have e.g. excursions, uniform, stationery.
Unable to go on camps, struggled with homework as they had no Ipad or computer.
Unable to participate in school events.
Unable to provide the recommended school uniform.
Unfair treatment.
Uniform getting small and shoes very worn. Missed recent excursion.
Uniform inadequate, children feel self conscious.
Uniforms, books, etc.
Upset they can't get new school supplies.
Wasn't able to participate and felt isolated from activities.
We can't buy clothes, foods.
We don't make our children aware of our financial issues.
We eat less food.
We have not been able to buy food, etc.
We struggle to find money to pay laptop for them to study.
What the supplies or uniform they need.
Wish to 'fit in' like everyone else.
Worry about not having right books etc.
Yes - children unable to attend all school events and outings.
Yes - no clothes and (go) without in general.
Yes- no school camp for two kids in secondary college.
Yes, as coming up to Christmas cannot afford gifts.
Yes, as my children don't have all the things they need for school. Also the kids don't have enough food for their lunches and are always hungry.
Yes, because they can see other kids with new items.
Yes, not having all that is necessary.