

Chapter 3

THE SOCIOECONOMIC WELLBEING OF FAMILIES WITH ABORIGINAL CHILDREN

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Chapter 3

THE SOCIOECONOMIC WELLBEING OF FAMILIES WITH ABORIGINAL CHILDREN

The wellbeing of Aboriginal families in terms of their standard of living and the quality of life of family members is greatly influenced by the economic resources of the family unit. Another equally important family resource is the human capital available to it in terms of parents' or other carers' level of education and the special skills and knowledge they bring to the task of child-rearing. The opportunities for the accumulation of such human capital has, for many Aboriginal families, been significantly constrained by historical and demographic factors. These factors include differing opportunities available to individuals growing up in different regions of Western Australia over the past several decades. This chapter outlines key child, carer, family and community factors associated with family socioeconomic wellbeing.

SUMMARY

This chapter analyses the complex set of factors that are associated with the socioeconomic wellbeing of families with Aboriginal children. Three specific indicators have been used in the analyses — highest level of educational attainment of the primary carer; whether the primary carer had ever been in paid work; and the financial strain experienced by families. These analyses proceeded in two stages:

Stage one — the association between many individual variables and outcomes in terms of the indicators of socioeconomic wellbeing were assessed through cross-tabulation analysis. This allowed observation of the characteristics of each of the three indicators of socioeconomic wellbeing.

Stage two — a statistical model was developed to isolate those factors that were independently associated with each of the indicators of interest. Each model was developed in an iterative process, using the results from the cross-tabulation analysis (stage one), advice from experts in the field and evidence documented in related literature.

This summary presents the results from the statistical modelling stage only. Statistical modelling (stage two) identified a number of factors which were independently associated with each of the three indicators.

Primary carer education — Year 10 or more

- ◆ The more geographically isolated the families, the less likely they were to have a primary carer who had a highest education level of Year 10 or more.
- ◆ The more disadvantaged the family (as measured by the Index of Relative Socio-economic Disadvantage) the less likely it was for the primary carer to have been educated to Year 10 or beyond.
- ◆ Primary carers aged 50 years and over were over seven and a half times less likely to have been educated to Year 10 or higher than younger carers aged 30–39 years while primary carers aged 19 years and under were almost two times less likely.



SUMMARY *(continued)*

- ◆ Primary carers aged 20–24 years were over one and a half times more likely than 30–39 year olds to have an education level of at least Year 10.
- ◆ In households where the primary carer was not an original parent, the primary carer was two and a half times less likely to have been educated to Year 10 or higher than carers in households where the primary carer was one of both original parents.
- ◆ Primary carers who had never been in paid work were over three times less likely to have been educated beyond Year 9.
- ◆ Primary carers who were conversant in an Aboriginal language were almost two times less likely to have an educational level of Year 10 or more than those who could not speak an Aboriginal language.
- ◆ Carers with chronic medical conditions that limited them in activities of daily living were one and a half times less likely to have an education level of Year 10 or more than carers who were not limited.
- ◆ Primary carers who smoked cigarettes were one and a half times less likely to have Year 10 or more education than primary carers who had never smoked.
- ◆ Primary carers who had ever been arrested were one and a half times less likely to have a highest education level of Year 10 or more.
- ◆ A highest education level of Year 10 or more was over two times less likely among primary carers who did not have someone to yarn to about their problems than among those who did have someone to yarn to.
- ◆ Carers who reported being able to save a lot were twice as likely to have been educated beyond Year 9 than those who said they spent more than they got.

Work history — Ever been in paid work

- ◆ As the level of relative isolation increased, so too did the likelihood that primary carers had ever been in paid work. In areas of extreme isolation, primary carers were almost three times more likely than primary carers in the Perth metropolitan area to have ever been in paid work. However, for primary carers in these areas who were currently working, the Community Development Employment Project (CDEP) was the main type of employer.
- ◆ The likelihood of ever having been in a paid job was strongly associated with age. Relative to primary carers aged 30–39 years, primary carers aged 19 years and under were over five times less likely to have ever been a paid job, while primary carers aged 20–24 years were two and a half times less likely and primary carers aged 50 years and over were one and a half times less likely.
- ◆ Primary carers were almost nine times more likely to have been in a paid job at some point if they had completed 13 years or more of education compared with carers whose highest education level was Year 9 or less. Primary carers who had completed years 11 or 12 were over four times more likely and those who had completed Year 10 were over twice as likely to have ever been in a paid job.
- ◆ Primary carers who were limited in their normal daily activities because of a medical or health problem were over two times less likely to have ever been a paid job than primary carers whose medical condition was not limiting.



SUMMARY *(continued)*

- ◆ Primary carers living in rented housing were three times less likely to ever have been in paid work than primary carers in housing that was being paid off.
- ◆ Primary carers who experienced 3–4 life stress events in the 12 months before the survey were one and a half times more likely than those who experienced less than three life stress events to have at some point been in a paid job. No association with ever having been in paid work was found for primary carers who had experienced 5–6 or 7–14 life stress events.
- ◆ Household occupancy level was associated with ever being in paid work. Primary carers in households with low occupancy were over one and a half times more likely to have ever been in a paid job than primary carers in households with high occupancy levels.
- ◆ In households classified as ‘other’ (i.e. where the primary carers was not an original parent), the primary carer was over two and a half times more likely to have ever been in paid work than primary carers in households where the primary carer was one of both original parents.
- ◆ Primary carers who quite often had arguments or quarrels with their spouse or partner were three times more likely to have ever been in paid work than those who never argue.
- ◆ Where these arguments quite often ended in pushing, shoving or hitting, the primary carer was six times less likely to have been in paid work than those whose arguments never ended this way.
- ◆ Primary carers for whom religion/spiritual beliefs were of no importance in their lives were twice as likely to ever have been in paid work than primary carers for whom religion/spiritual beliefs were very much important in their lives.

Family financial strain

- ◆ Families with three or more children were one and a half times as likely as families with only one child to have experienced financial strain.
- ◆ Carers in receipt of a parenting payment were 25 per cent more likely to have financial strain than carers not in receipt of the payment.
- ◆ Families where seven or more life stress events had occurred in the past year were almost twice as likely to be experiencing financial strain as families where fewer than three life stress events had occurred.
- ◆ Financial strain was almost one and a half times as likely among carers who did not have someone to yarn to about their problems than among those who had someone to yarn to.
- ◆ Primary carers in families with ‘poor’ or ‘fair’ family functioning were one and a half times more likely than carers in families with ‘very good’ family functioning to experience financial strain.
- ◆ Relative to families where the primary carer was one of both original parents, families where the primary carer was someone other than an original parent were almost three times as likely to experience family financial strain (i.e. either spending more money than they get, or having just enough until next pay day).



SUMMARY *(continued)*

- ◆ Financial strain was at least three times more likely in families where the primary carers were in the 40–49 years or 50 years and over age groups, than in families where the primary carer was aged 19 years and under. In families where the primary carer was aged 30–39 years, financial strain was twice as likely.
- ◆ Where overuse of alcohol in the household caused money shortages, primary carers were over twice as likely to report family financial strain than primary carers in households where alcohol did not cause money shortages.
- ◆ Financial strain was 25 per cent more likely if the primary carer still smoked cigarettes, than if they had never smoked.
- ◆ Financial strain was more likely to be found among families living in dwellings that were rented than in dwellings that were being purchased. Compared with primary carers who were paying off their home, those who rented were one and a half times as likely to report financial strain.
- ◆ Primary carers who worked in the week prior to the survey and were employed by a CDEP scheme were over one and a half times as likely to be experiencing financial strain than primary carers who had worked for another employer.
- ◆ Primary carers who had never worked in a job or, if in a job, were away from that job in the week prior to the survey, were over twice as likely to be in financial strain than primary carers who worked for an employer in the week prior to the survey.

Multiple indicators of socioeconomic disadvantage

When the indicators of socioeconomic disadvantage were looked at collectively, it was possible to observe how many primary carers and their families were affected by one, two or three of the indicators analysed and how many experience none of these.

One in three (33 per cent) primary carers reported none of the three indicators of socioeconomic disadvantage, while 3 per cent had all three.

Almost half (44 per cent) of carers had only one of the indicators. One third (33 per cent) of primary carers had only one indicator and that indicator was family financial strain. One in five carers (19 per cent) reported a combination of any two of the selected indicators. Around one in ten (12 per cent) primary carers were affected by a combination of two of the selected indicators — family financial strain and low levels of education.



COMMON THEMES

Three common themes were identified from the three variables used to indicate the socioeconomic wellbeing of families with Aboriginal children. These were: age of the primary carer, level of relative isolation and family child care arrangements.

Age of primary carer

The age of the primary carer had the strongest effect on the socioeconomic wellbeing of families with Aboriginal children. Primary carers aged 30–39 years were more likely to have been educated to Year 10 or more, were more likely to have ever been in paid work and were more likely to have experienced financial strain.

Primary carers aged 30–39 years were more likely to have been educated to Year 10 or more than primary carers aged 19 years and under and carers aged 40 years and over. They were less likely than primary carers aged 20–24 years to have this level of education.

Younger carers, under the age of 30 years, were less likely to have ever been in a paid job. The likelihood of family financial strain increased with age. Primary carers aged 30–39 years were more likely to have experienced family financial strain than younger primary carers, and less likely than carers aged 40–49 years.

Level of Relative Isolation

Where people lived had a strong influence on the three indicators examined. Primary carers in areas of extreme isolation were less likely to have an education level beyond Year 9. Those in more remote regions had an increased likelihood of ever having been in paid work, although in these regions the most common type of employer was CDEP, and were less likely to report family financial strain.

Household composition

At the time of the survey there were 11,400 (CI: 11,300–11,400) households in WA with Aboriginal children.³ One in twelve (8.1 per cent; CI: 6.9%–9.5%) of these households were classified as ‘other’ household types (i.e. aunts, grandparents and other extended family and non-family members) and were home to 1,840 (CI: 1,480–2,250) children. The risks associated with children living in such households have already been documented in Volumes Two and Three with children found to be at greater likelihood of high risk of emotional or behavioural difficulties and lower academic performance.^{4,5}

In terms of social capital, primary carers living in other household types were less likely to have been educated beyond Year 9 and were more likely to be experiencing financial strain. On the other hand, primary carers in these households were more likely to have ever been in a paid job.



INTRODUCTION

Education and income are two important aspects of the human capital of families which are able to support children's development.^{1,2} Previous WAACHS volumes^{3,4} have highlighted the high levels of socioeconomic disadvantage experienced by Aboriginal families — as measured by carer education, employment and income — and have shown the association between indicators of disadvantage and outcomes in health and education for children.

The analyses in this chapter extend that of previous volumes, and explore the factors associated with economic wellbeing from four perspectives:

- ◆ demographic factors — including Level of Relative Isolation and Index of Relative Socio-economic Disadvantage
- ◆ child factors — including children's physical health and social and emotional wellbeing
- ◆ carer factors — including physical and mental health of carers and socioeconomic status
- ◆ family and household environment factors.

Logistic regression modelling (see *Glossary*) is used to identify the key factors which are most strongly and independently associated with family socioeconomic wellbeing.

MEASURES OF SOCIOECONOMIC WELLBEING

Three measures of socioeconomic wellbeing have been used in this chapter as indicators of the socioeconomic wellbeing of Aboriginal families:

- ◆ primary carer formal education
- ◆ whether the primary carer had ever been in a paid job
- ◆ financial strain experienced by the family.

Primary carer education

The level of formal educational attainment achieved by carers was determined from two survey questions: 'What was the highest grade you finished at school?' and, 'What qualifications have you received since leaving school?'. Post-school qualifications have been classified as including:

- ◆ trade/apprenticeship
- ◆ certificate from college
- ◆ diploma (beyond Year 12)
- ◆ bachelor degree
- ◆ post-graduate diploma/higher degree
- ◆ other.

Carers who had completed a diploma, bachelor degree, post-graduate diploma or higher degree were classified as having 13 years or more of education. Otherwise, educational attainment was classified by highest grade finished at school. The following categories have been used in this publication to describe primary carer education:



- ◆ Did not attend school
- ◆ 1–9 years of education
- ◆ 10 years of education
- ◆ 11–12 years of education
- ◆ 13 years or more of education.

Note that ‘educational attainment’ refers to highest level achieved, not the number of years taken to achieve the qualification.

Whether the primary carer had ever been in a paid job

One aspect of a primary carer’s engagement in the labour force was measured in the WAACHS by asking whether the carer had ever worked in a paid job. This variable has been further analysed in the following sections and is used in preference to being currently in the labour force, the premise being that primary carers were less likely to be in the labour force at the time of the survey because of child caring responsibilities (see comment box entitled *Early teenage parenthood and participation in paid employment*).

Family financial strain

Primary carers were asked to describe their family’s money situation in terms of the following options:

- ◆ we are spending more money than we get
- ◆ we have just enough money to get us through to the next pay day
- ◆ there’s some money left over each week, but we just spend it
- ◆ we can save a bit every now and again
- ◆ we can save a lot.

This variable has been used throughout the chapter to measure financial strain in families with Aboriginal children.

Analysis process

The three indicators (primary carer’s highest level of education, whether primary carer had ever been in paid work and family financial strain) have been analysed against a range of demographic, child, carer and family and household variables using cross-tabulation and multivariate logistic regression models.

Cross-tabulation allows us to observe what proportion of the study population exhibit a particular characteristic. Later in this chapter, results from multivariate logistic regression models are presented, which report on the independent associations between factors. For an explanation of the differences between the two analysis methods, and how to interpret the results of each, see the section entitled *Analysis methods used in this volume* in Chapter One.

Associations found in cross-tabulations do not necessarily imply a cause and effect relationship. Rather, they identify the characteristics of the study population at the time of the survey. While cross-tabulation analysis showed associations with the indicators of socioeconomic wellbeing, when included in a multivariate analysis, many factors were found not to be independently associated with the indicators.



PRIMARY CARER EDUCATION

Primary carer education has been shown in previous WAACHS volumes to be positively related to student school attendance and academic performance. In this section, primary carer level of education has been cross-tabulated with a range of child, carer, family and household factors to identify the characteristics of primary carers with particular levels of education.

In Western Australia at the time of the survey, school attendance was compulsory from the start of the school year in which a child turned six until the end of the year in which they turned 15 years.⁴

At the time of the survey, 43.3 per cent (CI: 41.0%–45.6%) of primary carers had completed ten years of education, 25.4 per cent (CI: 23.4%–27.5%) had completed 11–12 years of education and 6.2 per cent (CI: 4.9%–7.7%) had 13 years or more education. A very small proportion (2.7 per cent; CI: 2.0%–3.6%) had never attended school, while 22.4 per cent (CI: 20.5%–24.4%) had not been educated beyond Year 9 (Table 3.1).

DEMOGRAPHIC FACTORS

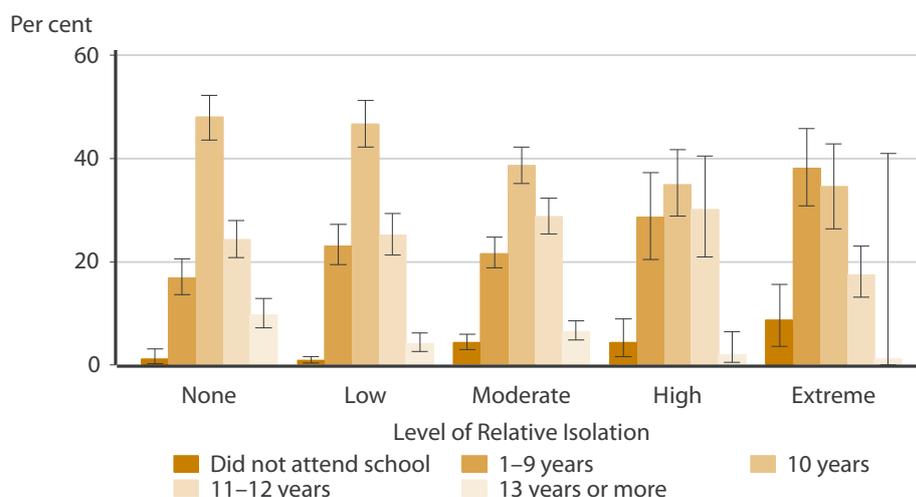
Level of Relative Isolation and primary carer education

In more remote areas, the proportion of primary carers who had been educated to Year 10 was smaller than in less remote areas. Conversely, the proportion of primary carers whose education did not exceed Year 9 was greater in more remote areas than in less remote areas.

In the Perth metropolitan area, 48.0 per cent (CI: 43.6%–52.3%) of primary carers had completed Year 10. This decreased to 34.5 per cent (CI: 26.4%–42.9%) in areas of extreme relative isolation.

Throughout the state, only 6.2 per cent (CI: 4.9%–7.7%) of all primary carers had been educated beyond Year 12. This level of education was achieved by 9.7 per cent (CI: 7.2%–12.9%) of carers in the Perth metropolitan area (Figure 3.1).

FIGURE 3.1: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY LEVEL OF RELATIVE ISOLATION



Source: Table 3.1



Sex and primary carer education

The proportion of primary carers who finished school prior to Year 10 was significantly higher among males (36.1 per cent; CI: 27.8%–45.8%) than among females (21.4 per cent; CI: 19.4%–23.4%). However, it should be noted that the total number of male primary carers in the survey (900; CI: 740–1,080) was considerably smaller than the total number of female primary carers (11,700; CI: 11,500–11,800) (Table 3.2).

Age of primary carer and primary carer education

Primary carers were grouped by age: 19 years and under, 20–24 years, 25–29 years, 30–39 years, 40–49 years and 50 years and over. While the distributions of highest education levels in each of the age groups between 20 years and 49 years were similar, there were significant differences between the education levels of primary carers and the lower and upper age groups (Table 3.3).

The proportion of primary carers whose education did not exceed Year 9 was greater among primary carers aged 50 years and over than among primary carers aged 19 years and under. For primary carers aged 50 years and over, 53.0 per cent (CI: 45.8%–60.5%) were educated to Year 9 or less, 20.7 per cent (CI: 14.7%–27.3%) to Year 10 and 4.6 per cent (CI: 1.5%–10.2%) to Years 11–12. In contrast, 32.1 per cent (CI: 23.9%–40.6%) of primary carers aged 19 years and under had been educated to Year 9 or less, 45.2 per cent (CI: 37.1%–53.3%) to Year 10 and 22.7 per cent (CI: 15.6%–30.7%) to Years 11–12 (Table 3.3).

It is worth noting that the survey did not identify, from the 620 (CI: 530–720) primary carers aged 19 years and under, whether any were still attending school. For many of these primary carers still at school, their highest level of educational attainment may be higher than recorded in the survey.

An education level of Year 11 or 12 was significantly greater among primary carers aged 20–24 years than among primary carers aged 19 years and under or 40 years or more. Over one-third (37.8 per cent; CI: 31.7%–44.1%) of primary carers aged 20–24 years had completed Years 11–12 compared with 22.7 per cent (CI: 15.6%–30.7%) of those aged 19 years and under, 14.4 per cent (CI: 10.6%–19.0%) of those aged 40–49 years and 4.6 per cent (CI: 1.5%–10.2%) of primary carers aged 50 years and over (Table 3.3).

Index of Relative Socio-economic Disadvantage and primary carer education

In terms of the educational attainment of primary carers, there were negligible differences across categories of socioeconomic disadvantage, except for carers who had completed up to nine years education. This group represented 28.3 per cent (CI: 24.2%–32.7%) of carers in the most disadvantaged category (the bottom 5%), a proportion significantly higher than found in the 25%–50% category (19.2 per cent; CI: 15.3%–23.3%) and the most advantaged category (the top 50%) (13.9 per cent; CI: 9.1%–20.3%) (Table 3.4).

CHILD FACTORS

A number of child level factors, including maternal and child health, were individually analysed for an association with primary carer education. Three factors were found to be associated with carer education: birth mother's use of tobacco and alcohol during pregnancy; child's school attendance and child's overall academic performance.



Birth mother's use of tobacco and alcohol during pregnancy and primary carer education

Findings in Volume Three showed a direct relationship between multiple substance use during pregnancy by birth mothers and overall academic performance of their children.⁴ In 2001, the primary carers of 80.4 per cent (CI: 78.6%–82.0%) of children were also the child's birth mother. These primary carers were asked whether they drank alcohol or used tobacco during pregnancy.

The birth mothers of 10,700 (CI: 10,100–11,400) children had not used alcohol or tobacco during pregnancy, whereas both alcohol and tobacco were used by the birth mothers of 4,040 (CI: 3,620–4,500) children (Table 3.5).

The proportion of children whose primary carer had an education level of 13 years or more was significantly higher where alcohol or tobacco had not been used during pregnancy (7.9 per cent; CI: 5.5%–10.7%) than where both substances had been used (1.9 per cent; CI: 0.8%–4.1%) (Table 3.5).

The proportion of children in the care of primary carers who had not been educated beyond Year 9 was significantly higher where the both alcohol and tobacco had been used during pregnancy (25.5 per cent; CI: 20.3%–31.0%) than where neither substance had been used (14.4 per cent; CI: 11.9%–17.0%) (Table 3.5).

However, while cross-tabulation showed that tobacco and alcohol use during pregnancy was associated with levels of education, when modelled with other variables, use of these substances was not found to be independently associated with carer education levels.

Child's school attendance and primary carer education

School attendance by Aboriginal children was examined in Volume Three.⁴ The skewed nature of the distribution of school attendance among Aboriginal students meant that average attendance was not a useful analysis variable. Also, while evidence shows that school performance declines with increasing days of absence there is no minimum level for this effect. Therefore, the variable used in the analysis of school attendance was the median number of days absent (26 days). This resulted in two groups of students: those who had missed 26 days or more of school in the school year, and those who had missed fewer than 26 days. In Volume Three, the proportion of students who missed 26 days or more was found to be significantly higher among students whose carers had less than ten years of education.⁴

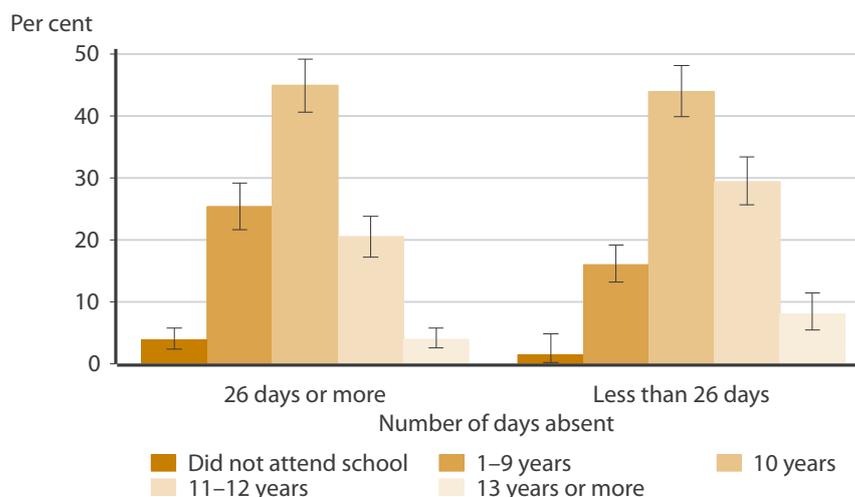
Figure 3.2 shows the association between carer education and student school attendance. The proportion of students whose primary carer had been educated to Year 11 or 12 was significantly higher among students who missed fewer than 26 days of school in the year (29.4 per cent; CI: 25.7%–33.4%) than among those who missed 26 days or more (20.5 per cent; CI: 17.3%–23.8%).

Conversely, the proportion of students with primary carers whose education did not exceed Year 9 was significantly higher among students who were absent for 26 days or more than among those students who had missed fewer than 26 days (25.4 per cent; CI: 21.7%–29.2% compared with 16.0 per cent (CI: 13.2%–19.2%) (Figure 3.2).

While the cross-tabulation of school attendance with primary carer education showed this association, when modelled with other variables, child school attendance was not found to be an independent predictor of primary carer highest level of education.



FIGURE 3.2: ABORIGINAL STUDENTS AGED 4–17 YEARS — PRIMARY CARER’S HIGHEST LEVEL OF EDUCATION, BY STUDENT’S NUMBER OF DAYS ABSENT FROM SCHOOL



Source: Table 3.6

Child’s overall academic performance and primary carer education

Volume Three showed that students were one and a half times more likely to have low academic performance if their primary carer had completed only 1–9 years of education than students whose primary carer had completed Year 10.⁴

Consistent with this is the finding that over a quarter (25.7 per cent; CI: 22.3%–29.3%) of students with low academic performance had a carer whose education had not exceeded Year 9 while only 14.0 per cent (CI: 11.2%–17.2%) of students with average or above average academic performance had a carer with this level of education (Table 3.7).

While student academic performance was found to have an association with primary carer education levels, when modelled with other variables this association was not found to be independent.

Child factors found not to be associated with primary carer education

Other child-level factors relating to birth, physical health and emotional health and wellbeing were cross-tabulated with primary carer education and found to have no association with primary carer education. These factors were:

- ◆ percentage of optimal birth weight
- ◆ whether child breastfed
- ◆ whether child had ever had runny ears
- ◆ whether child had ever had asthma
- ◆ whether child had ever had recurring chest infection
- ◆ whether child had ever had recurring gastrointestinal infection
- ◆ whether child had ever had recurring skin infection
- ◆ whether child had ever had recurring ear infection
- ◆ whether child had normal vision in both eyes



- ◆ whether child had normal hearing in both ears
- ◆ whether child had difficulty saying certain sounds
- ◆ whether child had trouble getting enough sleep
- ◆ whether carer had needed to contact the Aboriginal Medical Service about the child
- ◆ whether child had needed to stay overnight with other family and friends because of a family crisis or the child’s behaviour
- ◆ child’s risk of clinically significant emotional or behavioural difficulties as assessed by the primary carer
- ◆ whether the carer had needed to see a school psychologist in the past six months about a problem their child may have had at school.

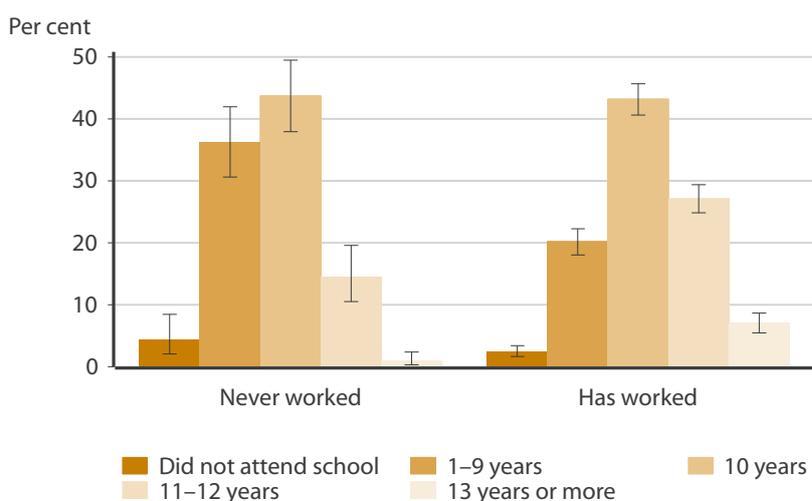
While no association was found between these factors and highest level of primary carer education, their prevalence and significance cannot be ignored. The implication of many of these factors on child emotional wellbeing and educational experiences has been documented in previous WAACHS publications.^{4,5}

CARER FACTORS

Primary carer ever in paid work and primary carer education

Of the 10,800 (CI: 10,600–11,000) primary carers who had been in paid work at some time in their lives, 27.1 per cent (CI: 24.9%–29.4%) had been educated to Year 11 or 12, while 7.0 per cent (CI: 5.5%–8.7%) had completed 13 years or more education. In contrast, the equivalent proportions achieving higher levels of education for the 1,760 (CI: 1,560–1,970) primary carers who had never been in paid work were a significantly smaller at 14.5 per cent (CI: 10.5%–19.6%) and 1.0 per cent (CI: 0.3%–2.4%) respectively (Figure 3.3).

FIGURE 3.3: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER EVER IN PAID WORK



Source: Table 3.8



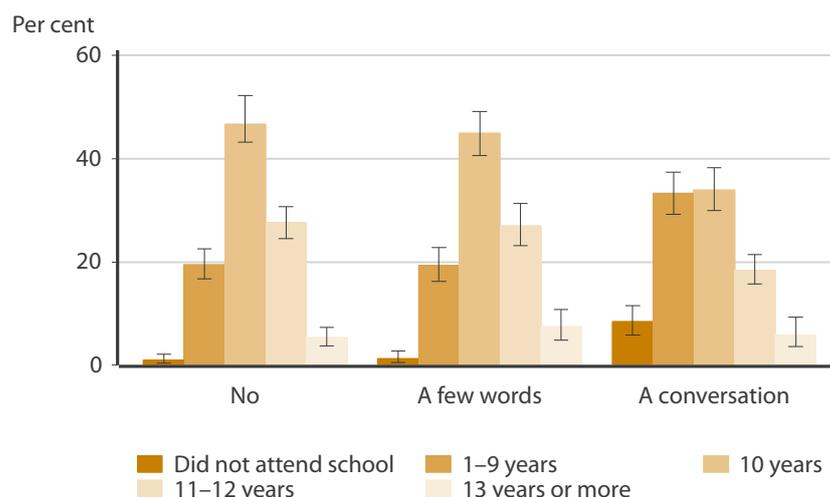
At the other end of the scale, over one-third (36.2 per cent; CI: 30.7%–42.0%) of primary carers who had never been in paid work had not been educated beyond Year 9, a proportion significantly higher than among those who had worked in a paid job (20.2 per cent; CI: 18.1%–22.3%) (Figure 3.3).

Aboriginal language and primary carer education

As shown in Figure 3.4 there were differences in the distribution of levels of education between primary carers who spoke an Aboriginal language and those who could not speak, or could only speak a few words of, an Aboriginal language. It is notable that of the 2,730 (CI: 2,440–3,030) primary carers who reported that they could have a conversation in an Aboriginal language, almost half (1,300; CI: 1,130–1,490) could also speak English.

Among primary carers who were conversant in an Aboriginal language, the proportion who had not been educated beyond Year 9 (33.3 per cent; CI: 29.2%–37.4%) was almost double that of primary carers who spoke only a few words of an Aboriginal language (19.3 per cent; CI: 16.2%–22.8%) or who did not speak an Aboriginal language (19.5 per cent; CI: 16.7%–22.6%) (Figure 3.4).

FIGURE 3.4: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER SPEAKS AN ABORIGINAL LANGUAGE



Source: Table 3.9

Fluency in an Aboriginal language use has been shown to be strongly related to levels of relative isolation.³ However, when modelled against relative isolation, language use was found to independently predict higher levels of education.

Primary carers with a limiting medical or health problem and primary carer education

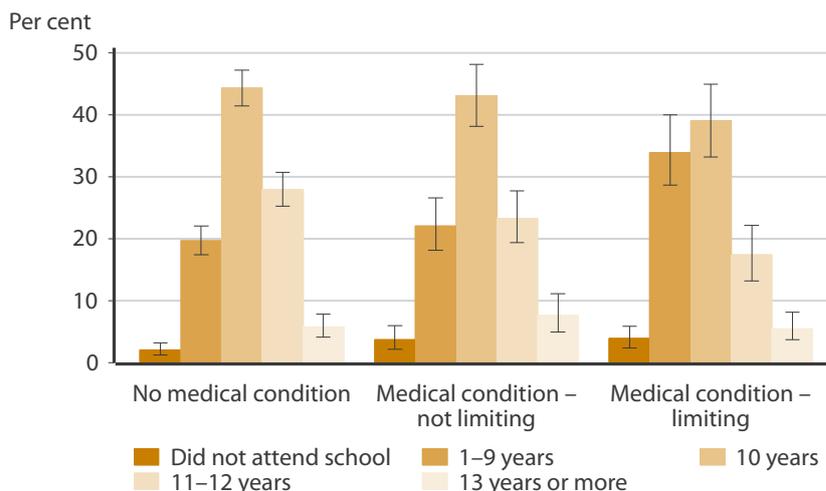
Primary carers were asked if they were limited in any way in doing normal daily activities because of medical or health problems. There were three responses to this question: ‘no medical condition’, ‘medical condition - not limiting’ and ‘medical condition - limiting’. As shown in Figure 3.5, significant differences in the distribution of highest levels of education were found between primary carers with limiting medical conditions and those with either no medical condition or a medical condition that was non-limiting.



The proportion of primary carers whose highest level of education was Years 1–9 was greatest among those with a limiting medical condition (34.0 per cent; CI: 28.7%– 40.0%) and lowest among primary carers who had no medical condition (19.7 per cent; CI: 17.5%–22.1%) (Table 3.10).

In contrast, the proportion of primary carers educated to Year 11 or 12 was significantly higher among those with no medical condition (28.0 per cent; CI: 25.3%– 30.8%) and lowest among those with a limiting medical condition (17.5 per cent; CI: 13.2%–22.2%) (Table 3.10).

FIGURE 3.5: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER HAD A LIMITING MEDICAL OR HEALTH PROBLEM

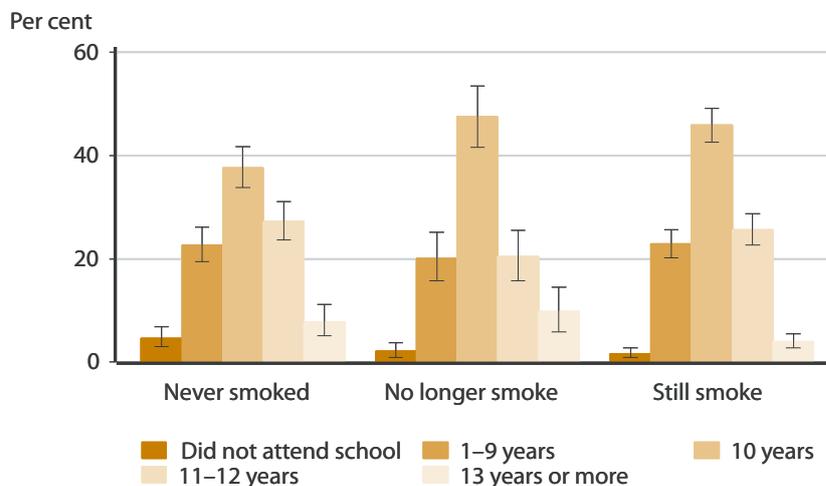


Source Table 3.10

Primary carer still smokes cigarettes and primary carer education

Primary carers were asked if they had ever smoked cigarettes regularly and, if so, whether they still smoked. As seen in Figure 3.6, there was little association between education levels and smoking, apart from a higher proportion of those with Year 10 education who still smoked.

FIGURE 3.6: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER SMOKING



Source: Table 3.11



The proportion of primary carers with 13 years or more education was significantly higher among primary carers who no longer smoked (9.8 per cent; CI: 5.8%–14.5%) and those who had never smoked 7.8 per cent (CI: 5.1%–11.2%) than among those who still smoked (4.0 per cent; CI: 2.8%–5.5%) (Figure 3.6).

On the other hand, the proportion of primary carers who had completed ten years of education was significantly higher among primary carers who still smoke (45.9 per cent; CI: 42.6%–49.2%) than among those who have never smoked (37.7 per cent; CI: 33.8%–41.7%) (Figure 3.6). Smoking and education are both age-related. However, when included in a multivariate model with age, smoking remained an independent indicator.

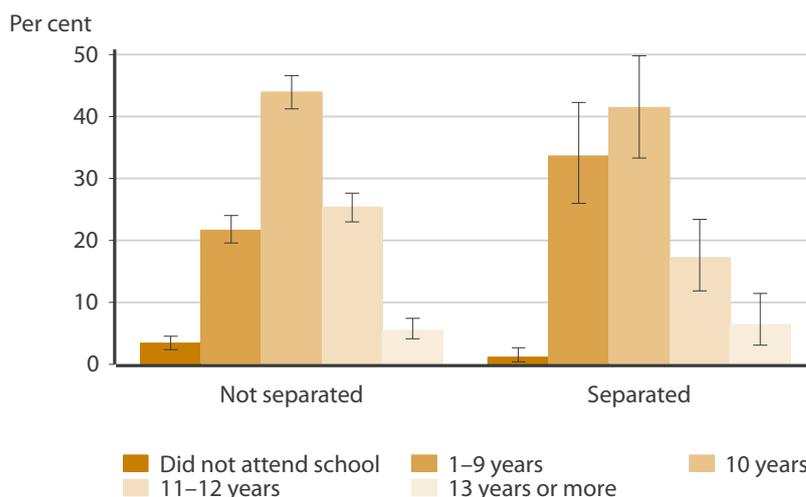
Among primary carers who have never smoked, 4.6 per cent (CI: 3.0%–6.8%) had never attended school. This was significantly higher than for the primary carers who still smoke (Figure 3.6).

Primary carer forcibly separated from natural family and primary carer education

Aboriginal primary carers who agreed to answer questions about forced separation were asked whether they were taken away from their natural family by a mission, the government or welfare. In Volume Three, no association was found between forced separation of the primary or secondary carer and the academic performance of the students in their care.⁴ However, as shown in Figure 3.7, there was an association between whether the primary carers had been forcibly separated and their own education.

The proportion of primary carers who had completed 1–9 years of education was considerably greater among primary carers who had been taken away from their natural family by a mission, the government or welfare (33.6 per cent; CI: 26.0%–42.3%) than among those who had not been separated (21.7 per cent; CI: 19.6%–24.1%).

FIGURE 3.7: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER SEPARATED FROM NATURAL FAMILY BY A MISSION, THE GOVERNMENT OR WELFARE



Source: Table 3.12

While a significant association was found in this cross-tabulation analysis, when modelled with other variables, separation from natural family by a mission, the government or welfare was not found to be an independent predictor of carer education.



Primary carer ever arrested or charged with an offence and primary carer education

A history of arrest was associated with a decrease in the proportion of carers completing school beyond Year 10. This was most significant for primary carers achieving 13 years or more education, where they comprised 7.6 per cent (CI: 5.7%–9.7%) of primary carers who had never been arrested, double the proportion for primary carers who had been arrested (3.8 per cent; CI: 2.6%–5.5%) (Table 3.13).

Primary carer's partner ever arrested or charged with an offence and primary carer education

Almost one in four (24.8 per cent; CI: 21.4%–28.3%) primary carers, whose partner had been arrested or charged, had a maximum of 1–9 years of education. This was significantly greater than for primary carers whose partner had not been arrested (17.5 per cent; CI: 14.1%–21.2%). No other differences were found between the two groups in relation to any of the other levels of education (Table 3.14).

Where primary carers had a partner and both had at some time been arrested or charged with an offence, over one-quarter (26.8 per cent; CI: 21.9%–32.3%) had not been educated beyond Year 9. Where neither had ever been arrested or charged with an offence only 16.0 per cent (CI: 12.5%–19.9%) had not been educated beyond Year 9 (Table 3.15).

However, while a significant association was found in the cross-tabulation analysis, when modelled with other variables, primary carer's partner being arrested or charged was not an independent predictor of primary carer level of education.

Primary carer receives a health care card from Centrelink/Social Security and primary carer education

Primary carers were asked whether they had any health care or concession cards issued by the government. One of these was the health care card issued by Centrelink/Social Security.

While the distribution of carer highest educational levels according to whether they had the Centrelink/Social Security health care card was similar, significant differences were found for carers at the extremes of education levels.

Among primary carers who had the Centrelink/Social Security health care card, a quarter (24.6 per cent; CI: 22.3%–26.9%) had not been educated beyond Year 9, significantly higher than the 17.0 per cent (CI: 13.7%–20.7%) of carers who did not have a health care card. On the other hand, one in eight (12.2 per cent; CI: 9.1%–15.9%) primary carers who did not have a health care card had an educational level of 13 years or more compared with 3.8 per cent (CI: 2.5%–5.4%) of carers who did have a health care card. (Table 3.16).

While this cross-tabulation showed some association, when modelled with other variables, holding a health care concession card was not an independent predictor of primary carer highest education levels.

Carer factors found not to be associated with primary carer level of education

Carer factors found not to be associated with the highest level of education achieved by the primary carer were:

- ◆ Number of life stress events (see *Glossary*)
- ◆ Carer treated for emotional problems
- ◆ Primary carer had contact with Mental Health Services in Western Australia.



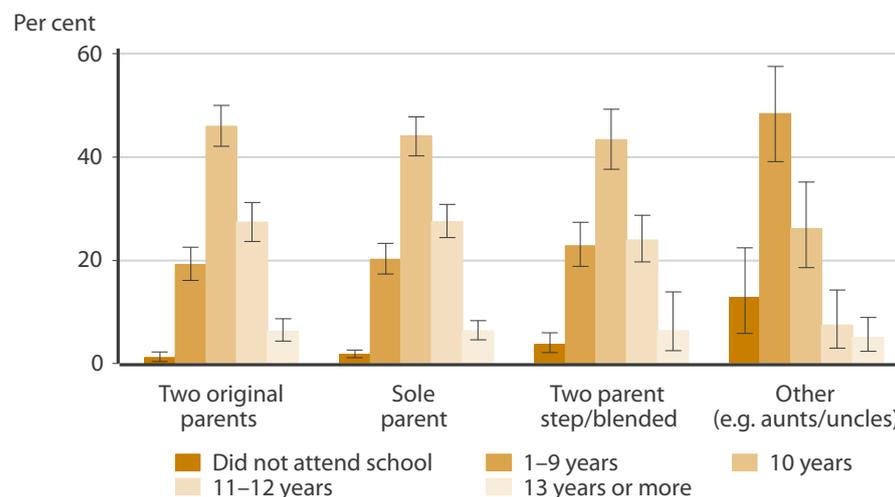
FAMILY AND HOUSEHOLD FACTORS

A number of family and household factors were also found to be associated with the primary carer's highest level of education.

Household composition and primary carer education

There was a significant difference in the distribution of levels of education between households containing at least one original parent (two original parent families, sole parent families and two parent step/blended families) and primary carers in households classified as 'other' type families (i.e. non-parent families). As shown in Figure 3.8, primary carers living in two original parent, sole parent and two parent step/blended households had similar distributions of educational attainment, with Year 10 representing the highest proportion for each (around nine in 20 carers). In other household types, the level of educational achieved by the higher proportion of primary carers was Years 1–9.

FIGURE 3.8: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOUSEHOLD COMPOSITION



Source: Table 3.17

The stronger association between 'other' household types and lower levels of education can be clearly seen when comparing education levels for two original parent households and those for other household types. In two original parent households, 19.2 per cent (CI: 16.1%–22.5%) of primary carers had a highest education level of Year 9 or less. This compares with almost half (48.4 per cent; CI: 39.2%–57.6%) of carers in other household types. Equivalent proportions for higher levels of education were: completed Year 10 — 46.0 per cent (CI: 42.1%–50.0%) compared with 26.2 per cent (CI: 18.6%–35.2%); completed Years 11 or 12 — 27.4 per cent (CI: 23.7%–31.2%) compared with 7.5 per cent (CI: 3.0%–14.3%). For primary carers in other household types, one in eight (12.8 per cent; CI: 5.9%–22.4%) had never attended school (Table 3.17).



Family financial strain and primary carer education

The survey found that the proportion of primary carers with lower levels of education was lower as the level of financial strain decreased. Among primary carers who reported that their family was spending more money than they got, one-third (33.1 per cent; CI: 27.0%–40.1%) had not been educated beyond Year 9. This decreased to one-quarter (23.5 per cent; CI: 20.8%–26.5%) among carers who had just enough to get through to the next pay, and to one in five of those whose families who had some money left over each week but spent it or could save a bit now and again (18.1 per cent; CI: 12.6%–25.5% and 20.1 per cent; CI: 16.8%–23.8% respectively) (Table 3.18).

Primary carer can discuss their problems with someone and primary carer education

Not having someone to yarn to about problems was associated with low levels of education. The survey found that the proportion of primary carers with an educational level of 1–9 years who had no-one to talk to about their problems (36.1 per cent; CI: 29.7%–42.6%) was almost twice the proportion for carers who had someone to talk to (20.5 per cent; CI: 18.6%–22.6%) (Table 3.19).

HAVING SOMEONE TO 'YARN' TO

The availability of a confidant that one can 'yarn' to or discuss personal problems with is one aspect of social support which the survey data shows to be an important protective factor in maintaining parent/carers and family wellbeing. The concept of 'social support' is generally considered to be an outcome of the availability and quality of the supportive relationships with friends, family and other people in the immediate neighbourhood/community as well as relationships with significant other people living elsewhere who provide practical and emotional support. Simply sharing a problem with a trusted confidant and having one's concerns heard and understood is an important coping strategy for managing stress, for gaining perspective and advice in dealing with difficulties which might otherwise seem overwhelming. Yarning often also includes opportunities for humour and laughter which are also helpful in discharging tension and affirming one's emotional connections with others.

Primary carer and partner or spouse relationships and primary carer education

Primary carer/spouse relationships are an integral part of a child's community experience. The impact of these relationships on the emotional and behavioural health of Aboriginal children was documented in Volume Two.⁵ Primary carers were asked a series of questions about their relationships with their partner/spouse. They were asked how often they and their partner/spouse did things together for enjoyment, how often they and their partner/spouse show signs that they care for each other, how often they argued or quarrelled and how often their arguments developed into pushing, hitting or shoving. For each of these questions, five responses were possible: 'never', 'hardly ever', 'once in a while', 'quite often' and 'almost always'. Two of these relationship types were found to have some association with primary carer education.



How often carers do things with their partner or spouse for enjoyment and primary carer education. The distributions of carer education levels across these categories revealed only one significant difference in education levels. Of those carers who said that they ‘quite often’ do things with their partner for enjoyment, 16.3 per cent (CI: 12.2%–21.1%) had not been educated beyond Year 9 compared with 25.9 per cent (CI: 21.7%–30.4%) among those who did things together ‘once in a while’ (Table 3.20).

Primary carers and their partners quarrel and primary carer education. Among primary carers who said they quarrel ‘quite often’, 15.1 per cent (CI: 10.6%–20.2%) had not been educated beyond Year 9, significantly fewer than for carers who reported either that they ‘never’ quarrel (35.3 per cent; CI: 24.2%–49.4%) or ‘almost always’ quarrel (30.3 per cent; CI: 20.2%–42.5%) (Table 3.21).

While cross-tabulation showed these two relationship factors were associated with primary carer education, none of the associations were strong linear associations nor, when modelled against other variables, were they found to be independent predictors of primary carer highest level of education.

Housing tenure and primary carer education

At the time of the survey Aboriginal children were living in 11,400 dwellings throughout the State with seven out of ten (70.7 per cent; CI: 68.2%–73.1%) of these dwellings being rented.³

Low education was associated with rental status. One quarter (24.5 per cent; CI: 22.2%–26.8%) of primary carers living in rented accommodation had not been educated beyond Year 9, a proportion significantly higher than for carers living in housing that was either owned outright or being paid off (14.8 per cent; CI: 11.5%–18.7%) (Table 3.22).

Higher education on the other hand was associated with home purchase or ownership. One in eight (12.4 per cent; CI: 9.2%–16.3%) of primary carers living in housing that was either owned outright or being paid off had 13 years or more of education, compared with one in twenty (4.3 per cent; CI: 3.0%–6.1%) carers living in rented accommodation (Table 3.22).

Although an association was found when housing tenure was cross-tabulated with primary carer education, when run in a multivariate model, housing tenure was not found to be independently associated with primary carer highest level of education.

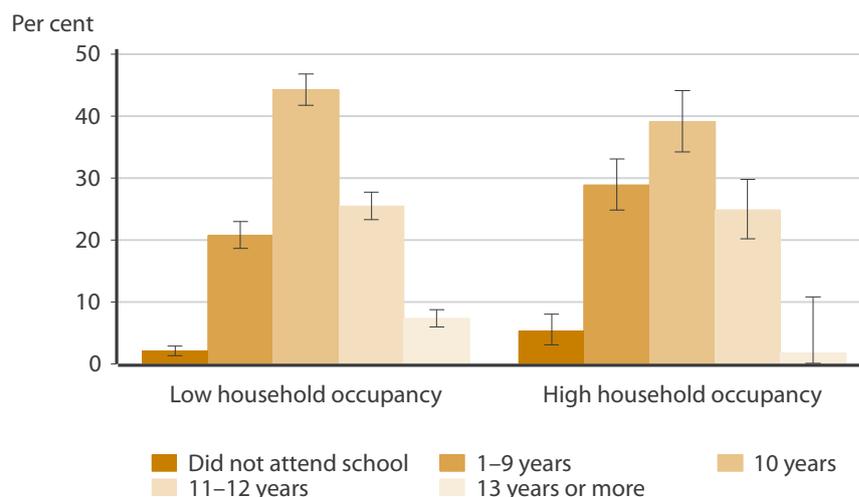
Household occupancy level and primary carer education

In Volume Three it was shown that household occupancy was strongly associated with the academic performance of Aboriginal students.⁴ A household was considered to have a high level of household occupancy (overcrowding) — see *Household occupancy level* in the *Glossary* — if the number of people sleeping in the dwelling exceeded the number of bedrooms by four or more.



At the time of the survey, an estimated 2,500 (CI: 2,220–2,790) primary carers were living in households classified as having a high occupancy level. The trend for levels of carer education was similar in both low and high levels of occupancy, the only difference being in relation to carers with educational levels of 1–9 years. Among carers living in households with a high occupancy level, 28.9 per cent (CI: 24.9%–33.1%) had not been educated beyond Year 9, significantly more than the proportion for carers in households with a low occupancy level (20.8 per cent; CI: 18.7%–23.0%) (Figure 3.9).

FIGURE 3.9 PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOUSEHOLD OCCUPANCY LEVEL



Source: Table 3.23

While cross-tabulation of household occupancy level with primary carer education revealed some associations, when run in a multivariate model, household occupancy level was not found to be an independent predictor of primary carer highest level of education.

Family and household factors *not* associated with primary carer level of education

Other family and household factors cross-tabulated with primary carer level of education and found not to be associated were:

- ◆ Overuse of alcohol causing problems in the household
- ◆ Gambling causing problems in the household
- ◆ Importance of religion/spiritual beliefs
- ◆ Frequency that carers and their partner/spouse show signs that they care for each other.

RELATIVE IMPORTANCE OF FACTORS ASSOCIATED WITH PRIMARY CARER EDUCATION

A multivariate logistic regression analysis was performed to model the likelihood of primary carers having a level of education of Year 10 or more. Earlier in this chapter, results from cross-tabulation analyses were presented showing the proportion of our study population that exhibited a particular characteristic. However, many of these factors associated with a particular characteristic of the study population were dependent on other factors.



Multivariate logistic regression modelling allows us to assess the independent effect of each factor in relation to the likelihood of the study population possessing a given characteristic. The relationships observed with this method are referred to as ‘independent associations’, and no causal relationship is suggested. For an explanation of the differences between the two analysis methods, and how to interpret the results of each, see the section entitled *Analysis methods used in this volume* in Chapter One.

As shown in Figure 3.10, modelling found 11 factors associated with primary carers having a level of education of Year 10 or more. These factors did not necessarily cause this education outcome, but rather carers who had a highest education level of Year 10 were more likely to have these factors in common with each other.

These independently associated factors as shown in Figure 3.10 were:

Level of Relative Isolation. The likelihood of having an education level of Year 10 or more decreased as the level of relative isolation increased.

Over one-third (35.9 per cent; CI: 33.3%–38.6%) of primary carers were living in areas of no relative isolation (i.e. in the Perth metropolitan area), 25.0 per cent (CI: 22.5%–27.6%) were living in areas of low isolation, 21.4 per cent (CI: 18.2%–24.9%) in areas of moderate isolation, 8.5 per cent (CI: 5.9%–11.7%) were in areas of high isolation and 9.2 per cent (CI: 6.6%–12.3%) were in areas of extreme isolation.

Primary carers in areas of low isolation were almost one and a half times less likely (Odds Ratio 0.69; CI: 0.50–0.95) to have this level of education; in moderate isolation over one and a half times less likely (Odds Ratio 0.62; CI: 0.42–0.91); in areas of high isolation two times less likely (Odds Ratio 0.51; CI: 0.30–0.88); and in areas of extreme isolation, over three times less likely (Odds Ratio 0.29; CI: 0.17–0.51) to have an education level of Year 10 or more.

Categories of socioeconomic disadvantage. Primary carers in categories of most socioeconomic disadvantage (Bottom 5%) were less likely than carers in categories of least disadvantage (Top 50%) to have an education level of Year 10 or more.

Relative to carers with least socioeconomic disadvantage, the likelihood of primary carers having an education level of Year 10 or more decreased as socioeconomic disadvantage increased. Primary carers at most socioeconomic disadvantage (bottom 5%) were over two times less likely (Odds Ratio 0.47; CI: 0.30–0.73) than primary carers in the top 50% category to have a highest education level of Year 10 or more.

Age of primary carer. The likelihood of having an education level of Year 10 or more was greater for primary carers aged 20–24 years.

About 14.4 per cent (CI: 12.8%–16.1%) of primary carers were aged 20–24 years and 36.9 per cent (CI: 34.6%–39.4%) were aged 30–39 years while 17.3 per cent (CI: 15.5%–19.1%) were aged 25–29 years. One in twenty (5.0 per cent; CI: 4.2%–5.8%) primary carers were aged 19 years and under, 17.5 per cent (CI: 15.6%–19.6%) were aged 40–49 years and one in twelve (8.9 per cent; CI: 7.7%–10.3%) were aged 50 years and over.

Relative to primary carers aged 30–39 years, primary carers aged 40–49 years were two times less likely (Odds Ratio 0.48; CI: 0.35–0.67) to have an education level of Year 10 or more, while primary carers aged 50 years and over were seven and a half times less likely (Odds Ratio 0.13; CI: 0.08–0.20). Primary carers aged 19 years and under were almost two times less likely to have an education level of Year 10 or more (Odds Ratio 0.54; CI: 0.32–0.92). In contrast, primary carers aged 20–24 years were one and a half times more likely to have achieved this level of education (Odds Ratio 1.53; CI: 1.00–2.34).



Household composition. Primary carers in households classified as ‘other’ were less likely to have been educated to the level of Year 10 or more.

At the time of the survey 37.6 per cent (CI: 35.1%–40.0%) of primary carers were in ‘two original parent’ households, 38.2 per cent (CI: 35.9%–40.5%) were in ‘sole parent’ households, 16.7 per cent (CI: 14.9%–18.5%) were in ‘two parent step/blended’ households. A further 7.6 per cent (CI: 6.4%–9.0%) of primary carers were in ‘other’ household types (i.e. households with no original parent).

Primary carers in households classified as other (such as aunts and uncles or grandparents) were over two and a half times less likely (Odds Ratio 0.37; CI: 0.24–0.59) to be educated to Year 10 or more than primary carers in two original parent households.

Primary carer ever in paid work. Previous work history was strongly associated with level of education. An estimated 86.0 per cent (CI: 84.3%–87.6%) of primary carers had at some time worked in a paid job.

Primary carers who had never been in paid work were over three times less likely (Odds Ratio 0.31; CI: 0.23–0.43) to have a level of education of Year 10 or more than primary carers who had at some time worked in a paid job.

Primary carer speaks an Aboriginal language. Primary carers were less likely to have a higher level of education if they could have a conversation in an Aboriginal language.

One in five (21.7 per cent; CI: 19.4%–24.1%) primary carers were able to have a conversation in an Aboriginal language and 35.3 per cent (CI: 32.8%–37.9%) could speak a few words. A further 43.0 per cent (CI: 40.4%–45.6%) could not speak an Aboriginal language.

Relative to primary carers who did not speak an Aboriginal language, primary carers who did speak an Aboriginal language were almost two times less likely to have completed Year 10 or above (Odds Ratio 0.54; CI: 0.37–0.79).

Primary carer limited in activities of daily living. About 15.4 per cent (CI: 13.7%–17.1%) of primary carers had a medical condition that limited them in their activities of daily living, while 21.4 per cent (CI: 19.6%–23.4%) had a medical condition that was not limiting.

Primary carers whose activities were limited because of a medical condition were over one and a half times less likely (Odds Ratio 0.59; CI: 0.40–0.87) than primary carers whose medical condition was not limiting to have a highest education level of Year 10 or more.

Primary carer still smokes cigarettes. Carers were less likely to have an education level of Year 10 or more if they were current smokers.

At the time of the survey, over half (50.3 per cent; CI: 47.7%–52.8%) of the primary carers of Aboriginal children were cigarette smokers, 15.1 per cent (CI: 13.4%–16.9%) used to smoke and 34.7 per cent (CI: 32.3%–37.1%) had never smoked.

The likelihood of having an education level of Year 10 or more was one and a half times less likely (Odds Ratio 0.67; CI: 0.51–0.89) among primary carers who smoked cigarettes than among those who had never smoked.

Primary carer ever been arrested or charged with an offence. Over one-third (36.6 per cent; CI: 34.3%–38.9%) of primary carers had at some time been arrested or charged with an offence.



Primary carers who had been arrested or charged with an offence were one and a half times less likely (Odds Ratio 0.65; CI: 0.51–0.84) to have an education level of Year 10 or more than carers who have not been arrested or charged.

Someone to yarn to about any problems. One in eight (12.4 per cent; CI: 10.9%–14.0%) primary carers had no-one to yarn to about any problems they may have.

Having an education level of Year 10 or more was over two times less likely among primary carers who had no-one to yarn to about any problems (Odds Ratio 0.48; CI: 0.34–0.66) than among primary carers who did have someone to yarn to.

Family financial strain. An estimated 43.9 per cent (CI: 41.6%–46.4%) of primary carers reported that their family had just enough money to get through to next pay and 9.5 per cent (CI: 8.2%–11.0%) reported that they are spending more money than they get. Over a quarter (28.6 per cent; CI: 26.5%–30.6%) were able to save a bit now and again, while 4.5 per cent (CI: 3.5%–5.8%) were able to save a lot. A further 13.4 per cent (CI: 11.6%–15.3%) of primary carers had some money left over each week but spent it (Table 3.45).

Carers in families spending more money than they get were over two times less likely (Odds Ratio 0.47; CI: 0.23–0.97) to have a highest education level of Year 10 or more than carers in families that can save a lot.

FIGURE 3.10: PRIMARY CARERS — LIKELIHOOD OF HIGHEST EDUCATION LEVEL OF YEAR 10 OR MORE, ASSOCIATED WITH CHILD, CARER, FAMILY AND HOUSEHOLD CHARACTERISTICS

Highest education level of Year 10 or more		
Parameter	Odds Ratio	95% CI
Level of Relative Isolation		
None	1.00	
Low	0.69	(0.50 - 0.95)
Moderate	0.62	(0.42 - 0.91)
High	0.51	(0.30 - 0.88)
Extreme	0.29	(0.17 - 0.51)
Categories of socioeconomic disadvantage		
Bottom 5%	0.47	(0.30 - 0.73)
5%–10%	0.51	(0.30 - 0.86)
10%–25%	0.53	(0.35 - 0.82)
25%–50%	0.61	(0.40 - 0.93)
Top 50%	1.00	
Age of primary carer		
19 years or under	0.54	(0.32 - 0.92)
20–24 years	1.53	(1.00 - 2.34)
25–29 years	1.11	(0.77 - 1.62)
30–39 years	1.00	
40–49 years	0.48	(0.35 - 0.67)
50 years and over	0.13	(0.08 - 0.20)
Household composition		
Two original parents	1.00	
Sole parent	0.89	(0.67 - 1.19)
Two parent step/blended	0.74	(0.52 - 1.06)
Other (e.g. aunts/uncles, grandparents)	0.37	(0.24 - 0.59)
Ever in paid work?		
No	0.31	(0.23 - 0.43)
Yes	1.00	

Continued . . .



FIGURE 3.10 (continued): PRIMARY CARERS — LIKELIHOOD OF HIGHEST EDUCATION LEVEL OF YEAR 10 OR MORE, ASSOCIATED WITH CHILD, CARER, FAMILY AND HOUSEHOLD CHARACTERISTICS

Highest education level of Year 10 or more		
Primary carer spoke an Aboriginal language		
No	1.00	
A few words	0.89	(0.67 - 1.18)
A conversation	0.54	(0.37 - 0.79)
Limited in activities of daily living because of medical condition?		
No	1.00	
Yes	0.59	(0.40 - 0.87)
Has no medical condition	0.95	(0.70 - 1.30)
Still smoke cigarettes?		
No	1.12	(0.76 - 1.67)
Yes	0.67	(0.51 - 0.89)
Never smoked	1.00	
Primary carer ever arrested or charged with an offence?		
No	1.00	
Yes	0.65	(0.51 - 0.84)
Someone you can yarn to about problems?		
No	0.48	(0.34 - 0.66)
Yes	1.00	
Family's money situation		
Spending more money than we get	0.47	(0.23 - 0.97)
Have just enough until next pay	0.85	(0.44 - 1.65)
Some money left over spend it	1.16	(0.56 - 2.41)
Can save a bit now and again	0.79	(0.40 - 1.54)
Can save a lot	1.00	

PRIMARY CARER EVER BEEN IN PAID WORK

Primary carers were asked if they had ever worked in a job where they got paid and also about their current labour force status. At the time of the survey, 86.0 per cent (CI: 84.3%–87.6%) of primary carers had at some time been in paid work (Table 3.26). In terms of labour force status, 38.2 per cent (CI: 35.8%–40.7%) were currently employed and 47.6 per cent (CI: 45.2%–50.0%) were not in the labour force (Table 3.33).

As a measure of socioeconomic wellbeing, the question relating to previous work was preferred over current participation in the labour force because absence from the labour force at the time of the survey may have only been temporary due to child care responsibilities or other reasons. Previous work experience is an important aspect of social capital providing the primary carer with potential to pass on to their children the value and benefits of having a paid job regardless of whether they are currently in the work force.

Ever been in paid work and employer type

Of the 10,800 (CI: 10,600–11,000) primary carers who had at some time been in paid work, less than four in ten (39.2 per cent; CI: 36.6%–41.9%) had worked in a job, business or farm in the week prior to the survey (Table 3.24). Of those that had been in paid work and had worked last week (4,240; CI: 3,940–4,540), 30.3 per cent (CI: 26.1%–34.8%) were employed by a Community Development Employment Project (CDEP) and 63.5 per cent (CI: 58.9%–67.9%) worked for an employer (other than CDEP) for wages or salary (Tables 3.24, 3.25).



CDEP employment was more prevalent in areas of high and extreme isolation. In areas of high isolation 500 (CI: 320–730) primary carers had worked in the week prior to the survey. Of these, 66.1 per cent (CI: 50.1%–79.5%) worked for CDEP and 32.7 per cent (CI: 21.1%–47.5%) worked for an employer for wages or salary (Table 3.26).

In areas of extreme isolation, 520 (CI: 360–730) primary carers had worked in the week prior to the survey with almost three-quarters (74.8 per cent; CI: 64.4%–82.9%) employed by a CDEP scheme. The remaining 25.2 per cent (CI: 17.1%–35.6%) worked for an employer for wages or salary (Table 3.26).

DEMOGRAPHIC FACTORS

Level of Relative Isolation and ever in paid work

There was no significant difference in the proportions of primary carers ever in paid work across levels of relative isolation (Table 3.26). However, when included in a multivariate logistic regression model (Figure 3.12) the likelihood of ever having been in paid work was found to increase with increasing isolation.

Sex and ever in paid work

The proportion of primary carers who had ever had a paid job was significantly higher among males (98.3 per cent; CI: 97.0%–99.2%) than among females (85.1 per cent; CI: 83.3%–86.7%) (Table 3.27). However, this needs to be considered in light of the small proportion of primary carers who were males (7.2 per cent; CI: 5.9%–8.6%).

Age of primary carer and ever in paid work

The proportion of primary carers ever having had a paid job increased with the primary carer's age. Primary carers in the 30–39 year age group recorded the highest proportion ever in paid work (91.0 per cent; CI: 88.1%–93.5%), significantly more than for primary carers aged 20–24 years (77.7 per cent; CI: 72.5%–82.4%) and those aged 19 years and under (58.9 per cent; CI: 50.8%–67.2%) (Table 3.28).

Index of Relative Socio-economic Disadvantage and ever in paid work

There were no differences across categories of socioeconomic disadvantage as measured by SEIFA for primary carers having ever been in paid work (Table 3.29).

CHILD FACTORS

Child's school attendance and primary carer ever in paid work

Primary carer work history was associated with the school attendance of children in their care. Nine in ten (91.0 per cent; CI: 87.7%–93.6%) students who had missed fewer than 26 days of school, had a primary carer who had at some time worked in a paid job. This was significantly more than for students who had missed 26 days or more of school, where eight in ten (82.4 per cent; CI: 78.9%–85.5%) had primary carers who had at some time worked in a job (Table 3.30).



Child's overall academic performance and primary carer ever in paid work

Volume Three found that a relationship exists between the primary carer's labour force status and the overall academic performance of children in their care. Students were 1.35 (CI: 1.03–1.76) times more likely to have low academic performance if their primary carer was not in the labour force, i.e. did not have a paid job nor was looking for work, than if their primary carer was employed.⁴

The proportion of primary carers with a previous work history was significantly higher among those caring for students whose overall academic achievement was average or above average (91.2 per cent; CI: 88.7%–93.2%) than among carers of students whose overall academic achievement was below average (83.4 per cent; CI: 79.8%–86.5%) (Table 3.31).

Child factors *not* associated with primary carer ever in paid work

A number of other child level variables were cross-tabulated with primary carer's work history and found to have no association with whether the primary carer had ever been in paid work. These included:

- ◆ birth mother's use of tobacco and alcohol during pregnancy
- ◆ percentage of optimal birth weight of the child
- ◆ whether child was breastfed
- ◆ whether child ever had runny ears
- ◆ whether child ever had asthma
- ◆ whether child ever had recurring infections (chest, gastrointestinal, skin and ear)
- ◆ whether child had normal vision in both eyes
- ◆ whether child had normal hearing in both ears
- ◆ whether child had difficulty saying certain sounds
- ◆ whether child had trouble getting enough sleep
- ◆ whether child has a disability that puts a burden on the family.
- ◆ whether carer had need to contact the Aboriginal Medical Service about the child
- ◆ whether child had needed to stay overnight with family and friends because of a family crisis or the child's behaviour
- ◆ child's risk of clinically significant emotional or behavioural difficulties as assessed by the primary carer
- ◆ whether the carer had needed to see a school psychologist in the past six months about a problem their child had been having at school.

CARER FACTORS

Age of youngest and oldest child and ever in paid work

For female carers, the age of their oldest or youngest child is associated with their ability to participate in the labour force (see also comment box entitled *Early teenage parenthood and participation in paid employment*). To demonstrate this, the children were classified into two age groups: 0–5 years and 6–17 years. These two age groups, as youngest or oldest child, were cross-tabulated with the primary carer's history of past employment and current labour force status.



The findings showed that the age of the youngest child had a significant association with work history and labour force status. They also showed that the age of the oldest child had no association with work history, but was associated with labour force participation.

Youngest child. The survey found that the proportion of primary carers who had ever worked in a paid job was significantly higher if their youngest child was aged 6–17 years (89.7 per cent; CI: 87.0%–92.0%) than if aged 0–5 years (83.5 per cent; CI: 81.4%–85.6%) (Table 3.32).

Conversely, the proportion of primary carers who were not in the labour force (not currently employed and not looking for work) was higher where the youngest child in the household was aged 0–5 years (54.8 per cent; CI: 51.6%–58.1%) than if aged 6–17 years (36.8 per cent; CI: 33.1%–40.6%) (Table 3.33).

Oldest child. No significant differences in ever having been in paid work were found between carers whose oldest child was aged 0–5 years or 6–17 years (Table 3.34).

When cross-tabulated with labour force participation however, the age of the oldest child in the household was a significant factor. The proportion of primary carers who were not in the labour force was significantly higher where the oldest child in the household was aged 0–5 years (56.9 per cent; CI: 51.8%–61.8%) than where the oldest child was aged 6–17 years (45.2 per cent; CI: 42.4%–48.0%) (Table 3.35).

EARLY TEENAGE PARENTHOOD AND PARTICIPATION IN PAID EMPLOYMENT

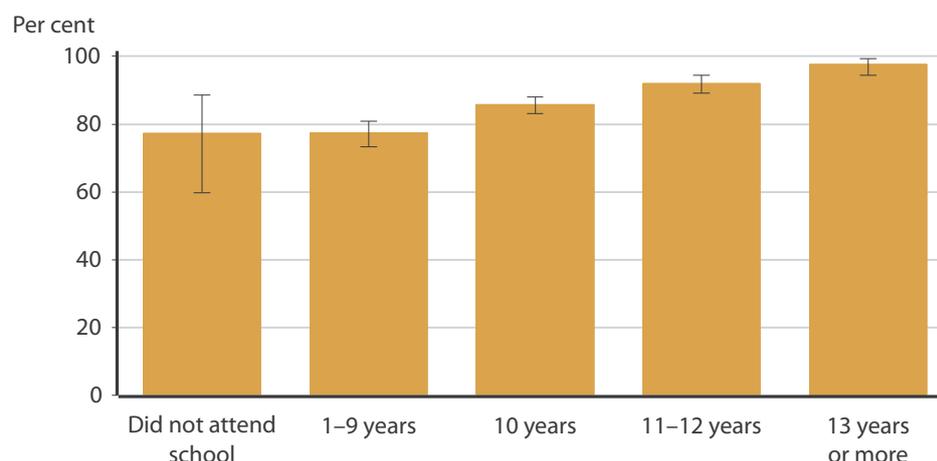
There are several inter-related reasons why mothers of Aboriginal children are less likely than mothers of non-Aboriginal children to have ever been in paid employment and, by association, are at risk of longer term disadvantage, including reliance on social welfare benefits. In terms of their age, mothers of Aboriginal children are, on average, very much younger than the mothers of non-Aboriginal children. For example, around 27.8 per cent of Aboriginal infants were born to mothers aged 19 years and under compared with 6.3 per cent of the total population. However, the risks for long term socioeconomic disadvantage are greatest among those mothers having their first child at age 17 years or less which is almost six times more common among mothers of Aboriginal infants than mothers in the total population (13.1 per cent compared with 2.1 per cent).³ Early teenage parenthood is frequently associated with early school leaving and consequently lower educational skills and qualifications, which in turn, lessen the likelihood of future employment. Findings from a recent Western Australian teenage pregnancy prevention study suggest that, while most early teenage pregnancies are unplanned, there is a significant proportion of very disadvantaged young teenage girls who are motivated to proceed with the pregnancy to escape stressful family or school situations, to have a child to love, and to secure the financial means of living independently.⁶ However, the Western Australian Aboriginal Child Health Survey data also show that there are significant adverse longer term health and social outcomes for infants born to mothers under the age of 16 years. For example, over half of the children in the survey who were born to such young mothers were not living with either of their biological parents by the time they reached the age of 12 years. These children are also more likely to have low academic performance.^{1,3}



Primary carer education and ever in paid work

As shown in Figure 3.11, almost all (97.7 per cent; CI: 94.5%–99.4%) primary carers who had an educational level of 13 years or more had been in paid work at some time. Where primary carers had not been educated beyond Year 9, the proportion decreased to just over three-quarters (77.4 per cent; CI: 73.4%–80.9%).

FIGURE 3.11: PRIMARY CARERS — PROPORTION EVER IN PAID WORK, BY HIGHEST LEVEL OF EDUCATION



Source: Table 3.36

Primary carer's physical health and ever in paid work

Fewer carers had ever worked if they had a limiting health condition. The proportion of primary carers who had ever worked was significantly higher among those who had a medical or health problem that did not limit them in any way in their normal daily activities (90.9 per cent; CI: 87.8%–93.4%) than among primary carers who had a limiting medical condition (82.3 per cent; CI: 77.5%–86.5%) (Table 3.37).

Primary carer receives a Parenting Payment and ever in paid work

At the time of the survey, 56.9 per cent (CI: 54.4%–59.4%) of primary carers were receiving a Parenting Payment.³ Of these carers, 82.8 per cent (CI: 80.4%–84.9%) had at some time worked in a job where they had been paid. Among primary carers who were not receiving a Parenting Payment, a significantly higher 90.3 per cent (CI: 87.9%–92.4%) had at some time worked in a job where they had been paid (Table 3.38).

Importance of religion/spiritual beliefs and ever in paid work

The importance of religion/spiritual beliefs in the life of carers was associated with whether the carer had ever been in paid work. The highest proportion of carers who had ever been in paid work was found among carers for whom religion/spiritual beliefs had a little importance in their lives (90.3 per cent; CI: 86.2%–93.6%) and the lowest among carers for whom religion/spiritual beliefs had some importance (80.6 per cent; CI: 76.2%–84.4%) (Table 3.39).



The five response categories were grouped into two: 'none/a little/some' and 'quite a lot/very much'. Among primary carers for whom religion was quite a lot/very much important, 88.1 per cent (CI: 85.9%–90.1%) had at some time been in a paid job compared with 83.5 per cent (CI: 80.9%–85.8%) of primary carers for whom religion was not so important (Table 3.39).

Carer factors *not* associated with whether the primary carer had ever been in paid work

No associations were found when ever been in paid work was cross-tabulated with the following carer characteristics:

- ◆ whether the carer had ever been treated for emotional problems
- ◆ whether the carer had someone to yarn to about their problems
- ◆ whether the carer smoked cigarettes
- ◆ whether the carer had ever been arrested or charged with an offence
- ◆ whether the carer's partner had ever been arrested or charged with an offence
- ◆ whether the carer was ever forcibly separated from their natural family by a mission, the government or welfare.

FAMILY AND HOUSEHOLD FACTORS

Primary carer and partner or spouse relationships and ever in paid work

Primary carers were asked a series of questions about their relationships with their partner/spouse. They were asked how often they and their partner/spouse did things together for enjoyment, how often they and their partner/spouse showed signs that they care for each other, how often they argued or quarrelled and how often their arguments developed into pushing, hitting or shoving. For each of these questions five responses were possible: 'never', 'hardly ever', 'once in a while', 'quite often' and 'almost always'. Two of these relationship types were found to have an association with whether the primary carer had ever been in paid work

Primary carers and their partners quarrel and ever in paid work. The proportion of primary carers who had ever been in paid work was significantly higher among those carers who reported that they quite often had arguments with their partner or spouse (89.5 per cent; CI: 83.7%–94.2%) than among carers who never argued with their partner or spouse (71.5 per cent; CI: 57.9%–82.2%) (Table 3.40).

Arguments end up with pushing, hitting or shoving and ever in paid work. Among primary carers whose arguments with their partner/spouse never end up with people pushing, hitting or shoving, 88.3 per cent (CI: 85.9%–90.5%) had at some time been in paid work. This was significantly higher than for primary carers whose arguments hardly ever or quite often ended up with people pushing, hitting or shoving (80.5 per cent; CI: 73.9%–85.7% and 68.3 per cent; CI: 46.0%–83.5%, respectively) (Table 3.41).

Housing tenure and ever in paid work

An estimated 93.9 per cent (CI: 91.2%–95.9%) of primary carers who were living in a dwelling that was owned outright or being paid off had at some time been in paid work. For primary carers in rented accommodation, 83.7 per cent (CI: 81.6%–85.8%) had at some time been in paid work (Table 3.42).



Household occupancy level and ever in paid work

In households where the level of household occupancy (see *Glossary*) was low, 87.5 per cent (CI: 85.7%–89.1%) of primary carers had at some time been in paid work. Among primary carers in households with a high level of occupancy, 79.9 per cent (CI: 75.6%–83.8%) had at some time been in paid work (Table 3.43).

Family and household factors *not* associated with whether the primary carer had ever been in paid work

The following family and household factors were cross-tabulated with whether the primary carer had ever been in work, but no associations were found:

- ◆ overuse of alcohol causing problems in the household
- ◆ gambling causing problems in the household
- ◆ level of family functioning
- ◆ frequency that primary carer and partner do things together for enjoyment
- ◆ frequency that primary carers and their partner/spouse show signs that they care for each other
- ◆ number of life stress events (see *Glossary*)
- ◆ household composition (see Chapter Two).

Although cross-tabulation indicated that of number of life stress events and household composition were not associated with ever having been in paid work, these variables were still included in the modelling process. As shown in Figure 3.12 both were found to be independently associated with primary carers ever having been in paid work.

RELATIVE IMPORTANCE OF FACTORS ASSOCIATED WITH THE PRIMARY CARER HAVING EVER BEEN IN PAID WORK

Multivariate logistic regression modelling (see *Glossary*) was undertaken to examine the association between various child, carer, family and household factors and the likelihood of primary carers ever having had a paid job.

Figure 3.12 presents the results of the statistical model. After controlling for demographic factors such as LORI and sex of the primary carer, the following factors were found to be independently associated with ever having had a paid job:

Level of Relative Isolation. Primary carers in more isolated areas were more likely to have ever worked.

Over one-third (35.9 per cent; CI: 33.3%–38.6%) of primary carers were living in areas of no relative isolation (i.e. in the Perth metropolitan area), 25.0 per cent (CI: 22.5%–27.6%) were living in areas of low isolation, 21.4 per cent (CI: 18.2%–24.9%) in areas of moderate isolation, 8.5 per cent (CI: 5.9%–11.7%) in areas of high isolation and 9.2 per cent (CI: 6.6%–12.3%) were in areas of extreme isolation.

Primary carers in areas of high or extreme isolation were two and a half times more likely to have ever have been in paid work (Odds Ratio 2.38; CI: 1.24–4.57 and Odds Ratio 2.79; CI: 1.49–5.19 respectively) than carers in the Perth metropolitan area. However, it is likely that a high proportion of this paid work was with CDEP. As noted earlier, a high proportion of primary carers who worked in a paid job in the week prior



to the survey, were employed by CDEP. Primary carers in areas of moderate isolation were twice as likely to have ever been in paid work (Odds Ratio 1.92; CI: 1.24–2.96) than carers in the Perth metropolitan area.

Age of primary carer. Over one-third (36.9 per cent; CI: 34.6%–39.4%) of carers were aged 30–39 years, 17.3 per cent (CI: 15.5%–19.61%) were aged 25–29 years, 14.4 per cent (CI: 12.8%–16.1%) were 20–24 years and 5.0 per cent (CI: 4.2%–5.8%) were 19 years and under.

Relative to primary carers aged 30–39 years, younger carers were less likely to have ever had a paid job. Primary carers aged 19 years and under were over five times less likely (Odds Ratio 0.19; CI: 0.11–0.33), carers aged 20–24 years were two and a half times less likely (Odds Ratio 0.40; CI: 0.27–0.61) and carers aged 25–29 years were one and a half times less likely (Odds Ratio 0.64; CI: 0.42–0.97) to have ever been in a paid job.

Carer education. The primary carer's educational attainment was positively associated with the likelihood of ever having had a paid job.

Year 10 was the highest education level attained for 43.3 per cent (CI: 41.0%–45.6%) of primary carers. Around one-quarter (25.4 per cent; CI: 23.4%–27.5%) had completed Years 11–12 and a further 6.2 per cent (CI: 4.9%–7.7%) had completed 13 years or more education. A highest educational level of 1–9 years was attained by 22.4 per cent (CI: 20.5%–24.4%) of primary carers while 2.7 per cent (CI: 2.0%–3.6%) had never attended school.

Relative to primary carers whose highest education level was Year 10, those with 13 years or more of education were four times more likely (Odds Ratio 3.99; CI: 1.30–11.80) to have ever had a paid job while primary carers with education to Years 11 or 12 were twice as likely (Odds Ratio 1.97; CI: 1.33–2.92).

Primary carers whose highest education level was Years 1–9 were over two times less likely (Odds Ratio 0.47; CI: 0.34–0.66) to have ever been in paid work than carers who had been completed ten years of education, while those who had never attended school were over three times less likely (Odds Ratio 0.31; CI: 0.13–0.72).

Primary carer limited in activities of daily living. Primary carers who were limited in normal daily activities because of a medical condition were less likely to have ever worked.

About 15.4 per cent (CI: 13.7%–17.1%) of primary carers had a medical condition that limited them in their activities of daily living while 21.4 per cent (CI: 19.6%–23.4%) had a medical condition that was not limiting.

Primary carers who were limited in their normal daily activities because of a medical or health problem were over two times less likely to have ever been a paid job (Odds Ratio 0.45; CI: 0.27–0.73) than primary carers whose medical condition was not limiting. Primary carers who had no reported medical condition were also less likely to have ever been in a paid job (Odds Ratio 0.57; CI: 0.38–0.86).

Housing tenure. Living in rental accommodation was associated with never having worked.

The majority (72.9 per cent; CI: 70.5%–75.3%) of primary carers were living in dwellings that were being rented, 15.4 per cent (CI: 13.6%–17.4%) were in dwellings that were being paid off and 7.3 per cent (CI: 5.9%–9.0%) were in dwellings that were owned outright. A further 4.4 per cent (CI: 3.3%–5.6%) were living in some other type of accommodation.



Primary carers in rented accommodation were three times less likely (Odds Ratio 0.34; CI: 0.19–0.59) to have ever had a paid job than carers who were paying off a house. Carers in other housing arrangements (e.g. community housing) were five times less likely to have ever had a paid job (Odds Ratio 0.20; CI: 0.09–0.46).

Number of life stress events. Fewer than three family life stress events within the 12 months prior to the survey were experienced by 30.5 per cent (CI: 28.3%–32.8%) of primary carers, 3–4 life stress events were experienced by 26.1 per cent (CI: 24.0%–28.2%) of primary carers, 5–6 life stress events were experienced by 22.3 per cent (CI: 20.2%–24.4%) of primary carers, while 7–14 life stress events were experienced by 21.2 per cent (CI: 19.3%–23.1%) of primary carers.

Primary carers who experienced between 3–4 life stress events were a little over one and a half times more likely (Odds Ratio 1.63; CI: 1.11–2.40) to have ever had a paid job compared with primary carers who reported between 0–2 life stress events.

Household occupancy level. Household occupancy was associated with never having worked. Almost one in five (19.9 per cent; CI: 17.7%–22.2%) primary carers were living in households with high occupancy levels.

Primary carers living in households with high occupancy levels were over one and a half times less likely (Odds Ratio 0.57; CI: 0.39–0.81) to have ever had a paid job relative to carers living in households with low occupancy.

Household composition. Primary carers in households with no original parent were more likely to have worked. At the time of the survey 37.6 per cent (CI: 35.1%–40.0%) of primary carers members of ‘both original parent’ households, 38.2 per cent (CI: 35.9%–40.5%) were in ‘sole parent’ households and 16.7 per cent (CI: 14.9%–18.5%) were members of ‘two parent blended’ households. A further 7.6 per cent (CI: 6.4%–9.0%) of primary carers were in ‘other’ household types (i.e. households with no original parent).

Primary carers in ‘other’ households (where primary carers did not include an original parent) were nearly two and a half times more likely (Odds Ratio 2.45; CI: 1.21–4.95) to have ever had a paid job compared with primary carers living in families where both original parents were caring for the child.

Primary carer and partner quarrel. Of the 7,790 (CI: 7,510–8,070) primary carers who reported that they had a partner 47.8 per cent (CI: 44.5%–51.1%) reported that they once in a while had arguments or quarrelled with their partner, 24.6 per cent (CI: 22.0%–27.4%) hardly ever argued or quarrelled and 6.3 per cent (CI: 4.6%–8.4%) never argued or quarrelled. About 16.0 per cent (CI: 13.9%–18.3%) of primary carers quite often argued or quarrelled with their partner/spouse while 5.2 per cent (CI: 4.1%–6.6%) almost always argued or quarrelled.

Primary carers who quarrel with their partner quite often were over three times more likely (Odds Ratio 3.18; CI: 1.34–7.57) to have ever been in work than carers who never quarrel, while those who hardly ever quarrel were over two and a half times more likely (Odds Ratio 2.62; CI: 1.21–5.68) to have ever worked in a paid job.

Quarrels end with pushing, shoving or hitting. Where quarrels between primary carers and their partners quite often develop into physical exchanges, primary carers were over six times less likely (Odds Ratio 0.17; CI: 0.06–0.48) to have ever been in paid work. Where quarrels hardly ever result in pushing, shoving or hitting, primary carers were one and a half times less likely (Odds Ratio 0.60; CI: 0.38–0.94).



Importance of religion/spiritual beliefs in primary carer’s life. Religion/spiritual beliefs were very much important to over one-third (37.2 per cent; CI: 34.9%–39.5%) of primary carers, while for 13.4 per cent (CI: 11.6%–15.3%) religion/spiritual beliefs were not at all important. For 18.7 per cent (CI: 17.0%–20.6%) religion/spiritual beliefs were of some importance.

Primary carers for whom religion/spiritual beliefs had a no importance or some importance in their lives were over one and a half times less likely (Odds Ratio 0.57; CI: 0.37–0.89 and Odds Ratio 0.56; CI: 0.38–0.83 respectively) to have ever been in paid work than carers for whom religion/spiritual beliefs were very much important.

FIGURE 3.12: PRIMARY CARERS — LIKELIHOOD OF EVER HAVING BEEN IN A PAID JOB, ASSOCIATED WITH CHILD, CARER, FAMILY AND HOUSEHOLD FACTORS

Ever been in a job where they got paid		
Parameter	Odds Ratio	95% CI
Level of Relative Isolation		
None	1.00	
Low	1.33	(0.95 - 1.86)
Moderate	1.92	(1.24 - 2.96)
High	2.38	(1.24 - 4.57)
Extreme	2.79	(1.49 - 5.19)
Index of Relative Socio-economic Disadvantage		
Bottom 5%	1.00	(0.60 - 1.67)
5%–10%	0.65	(0.37 - 1.14)
10%–25%	0.79	(0.50 - 1.26)
25%–50%	1.05	(0.66 - 1.70)
Top 50%	1.00	
Sex		
Male	12.50	(2.90 - 54.20)
Female	1.00	
Age of the primary carer		
19 years and under	0.19	(0.11 - 0.33)
20–24 years	0.40	(0.27 - 0.61)
25–29 years	0.64	(0.42 - 0.97)
30–39 years	1.00	
40–49 years	0.73	(0.47 - 1.15)
50 years and over	0.74	(0.39 - 1.44)
Carer educational level		
Did not attend school	0.31	(0.13 - 0.72)
Years 1–9	0.47	(0.34 - 0.66)
Year 10	1.00	
Years 11–12	1.97	(1.33 - 2.92)
13 years or more	3.99	(1.30 - 11.80)
Limited in activities of daily living by medical condition		
Medical condition - not limiting	1.00	
Medical condition - limiting	0.45	(0.27 - 0.73)
No medical condition	0.57	(0.38 - 0.86)
Housing tenure		
Owned	0.61	(0.27 - 1.37)
Being paid off	1.00	
Rented	0.34	(0.19 - 0.59)
Other	0.20	(0.09 - 0.46)

Continued



FIGURE 3.12 (continued): PRIMARY CARERS — LIKELIHOOD OF EVER HAVING BEEN IN A PAID JOB, ASSOCIATED WITH CHILD, CARER, FAMILY AND HOUSEHOLD FACTORS

Ever been in a job where they got paid		
Parameter	Odds Ratio	95% CI
Number of life stress events		
0–2	1.00	
3–4	1.63	(1.11 - 2.40)
5–6	1.06	(0.72 - 1.56)
7–14	1.25	(0.84 - 1.85)
Level of household occupancy		
Household occupancy level – Low	1.00	
Household occupancy level – High	0.57	(0.39 - 0.81)
Household composition		
Two original parent family	1.00	
Sole parent	1.02	(0.64 - 1.62)
Two parent step/blended family	0.89	(0.58 - 1.36)
Other (e.g. Aunts/uncles, Grandparents)	2.45	(1.21 - 4.95)
Have arguments or quarrel		
Never	1.00	
Hardly ever	2.62	(1.21 - 5.68)
Once in a while	1.65	(0.82 - 3.34)
Quite often	3.18	(1.34 - 7.57)
Almost always	1.41	(0.49 - 4.02)
No partner	1.21	(0.83 - 1.75)
End up pushing shoving or hitting		
Never	1.00	
Hardly ever	0.60	(0.38 - 0.94)
Once in a while	0.72	(0.38 - 1.37)
Quite often	0.17	(0.06 - 0.48)
Almost always	2.91	(0.30 - 24.50)
No partner	1.21	(0.83 - 1.75)
How important is religion/spiritual beliefs in your life		
Not at all/None	0.57	(0.37 - 0.89)
A little	1.30	(0.79 - 2.14)
Some	0.56	(0.38 - 0.83)
Quite a lot	0.70	(0.45 - 1.08)
Very much	1.00	

3



FAMILY FINANCIAL STRAIN

Primary carers were asked to describe their family's money situation using five options ranging from 'we are spending more money than we get' to 'we can save a lot' (see section above entitled *Measures of socioeconomic wellbeing*). Approximately one-third of primary carers reported that their family could save money, with 28.6 per cent (CI: 26.5%–30.6%) able save a bit now and again and another 4.5 per cent (CI: 3.5%–5.8%) able to save a lot. Around 43.9 per cent (CI: 41.6%–46.4%) had just enough money to get through to next pay and 13.4 per cent (CI: 11.6%–15.3%) had some money left over each week but spent it. Approximately one in ten (9.5 per cent; CI: 8.2%–11.0%) reported spending more money than they get (Table 3.44).

USE OF FAMILY MONEY SITUATION VARIABLE INSTEAD OF INCOME

As reported in Volume One, several considerations were made in deciding how to collect information about family finance and income in Aboriginal and Torres Strait Islander households:

- ◆ the collection of comprehensive data about household income would require access to all household members who contributed to its financial base. However, interviews were typically done with carers who may not know the contribution that other family members made to household finance.
- ◆ annual income was likely to vary in response to the number of contributing family members in the household over a twelve-month period of time. This would make accurate household income estimation difficult and raise questions about measuring the variability or dependability of household income relative to its absolute level.
- ◆ even assuming interviews that assessed all sources of income for a family were possible, such an interview would be potentially extensive and over-burden both the respondents and be disproportionate in its emphasis relative to the aims of the survey.
- ◆ contributions to family income are not necessarily bounded by the dwelling-based definition used in the survey to define a 'household'. Contributions to total family income may span more than one household across time and geographical location.

In summary, no attempt was made to establish total family income and its composition and contributors, nor were respondents probed for information on a 'main earner'. With these issues in mind, the measure of family financial strain has been chosen as a better indicator of a families' money situation, than primary carer reported income.



DEMOGRAPHIC FACTORS

Level of Relative Isolation and family financial strain

Within each level of relative isolation, the distribution of categories of financial strain was similar to that for the state. Only few significant differences were found. In areas of moderate isolation, 6.2 per cent (CI: 4.3%–8.4%) of primary carers reported that they can save a lot compared with 1.9 per cent (CI: 1.0%–3.3%) in areas of low isolation. This was offset by almost half (48.2 per cent; CI: 43.4%–53.0%) of the primary carers in areas of low isolation reporting that they have just enough money to get through to next pay, a proportion significantly higher than in areas of moderate isolation where 39.5 per cent (CI: 35.7%–43.4%) had just enough to get through to the next pay (Table 3.44).

Sex and family financial strain

No significant differences were found between male and female primary carers in reports of the family's money situation (Table 3.45).

Age of primary carer and family financial strain

There was some association between family financial strain and the age of the primary carer. The proportion of carers who reported that the family had just enough to get through to the next pay tended to increase with age, from 34.0 per cent (CI: 26.5%–41.6%) of carers aged 19 years and under to 48.6 per cent (CI: 41.2%–56.6%) of carers aged 50 years and over. Alternatively, the proportion of primary carers who were able to save a bit now and again was significantly higher among primary carers aged 19 years and under (42.1 per cent; CI: 34.1%–49.9%) than for every age group except the 25–29 year age group. For example, among primary carers aged 50 years and over, 23.8 per cent (CI: 18.4%–30.0%) were able to save a bit now and again (Table 3.46).

Index of Relative Socio-economic Disadvantage

No significant differences were found in the distribution of levels of financial strain across each of the categories of geographic socioeconomic disadvantage (Table 3.47).

CHILD FACTORS

Only two child-level factors were found to have any association when cross-tabulated with family financial strain.

Whether child ever had recurring gastrointestinal infection and family financial strain

At the time of the survey, 5.6 per cent (CI: 4.7%–6.6%) of Aboriginal children had had this infection at some time.³ The proportion of carers who reported that they were spending more money than they get was significantly higher among those who were caring for a child who had ever had a recurring gastrointestinal infection (16.5 per cent; CI: 11.0%–24.1%) than among those who were caring for a child who had never had a recurring gastrointestinal infection (8.4 per cent; CI: 7.0%–9.9%) (Table 3.48).

Whether child has trouble getting enough sleep and family financial strain

The proportion of carers who reported that they were spending more money than they get was significantly higher if they were caring for a child who had trouble getting enough sleep (14.6 per cent; CI: 10.1%–20.0%) than if they were caring for a child who had no trouble getting enough sleep (8.2 per cent; CI: 6.9%–9.7%) (Table 3.49).



Child factors *not* associated with family financial strain

Other child factors cross-tabulated with family financial strain and found not to be associated with family financial strain were:

- ◆ birth mother's use of tobacco and alcohol during pregnancy
- ◆ percentage of optimal birth weight
- ◆ whether child breastfed
- ◆ whether child ever had runny ears
- ◆ whether child ever had asthma
- ◆ whether child ever had a recurring infection
- ◆ whether child ever had a recurring chest infection
- ◆ whether child ever had a recurring skin infection
- ◆ whether child ever had a recurring ear infection
- ◆ whether the carer had needed to contact the Aboriginal Medical Service about the child
- ◆ whether child needed to stay overnight with other family and friends because of a family crisis or the child's behaviour
- ◆ whether child had normal vision in both eyes
- ◆ whether child had normal hearing in both ears
- ◆ whether child had difficulty saying certain sounds
- ◆ risk of clinically significant emotional or behavioural difficulties as assessed by the primary carer
- ◆ whether the carer had needed to see a school psychologist in the past six months about a problem their child had been having at school
- ◆ child's school attendance
- ◆ child's overall academic performance.

CARER FACTORS

This section investigates the association between family financial strain (as reported by primary carers) and the characteristics and personal circumstances of the primary carer that may impact on economic wellbeing.

Primary carer education and family financial strain

Primary carers were asked to provide information about their education background, including their highest level of schooling and details of any post school qualifications they had completed (see section above entitled *Measures of socioeconomic wellbeing*).

Whilst a general trend was observed showing higher levels of primary carer education in families where financial strain was less severe, there was only one instance where the association was statistically significant. Of those primary carers with 1–9 years of education, 14.1 per cent (CI: 11.2%–17.4%) reported that their family was 'spending more money than we get', compared with 8.0 per cent (CI: 6.1%–10.2%) of primary carers with ten years of education (Table 3.50).



Employer type and family financial strain

Primary carers who had worked in a job, business or farm in the week prior to the survey were asked whether they worked for an employer, CDEP, their own business or in an unpaid family business. When each of these responses was cross-tabulated with family financial strain, no significant associations were found (Table 3.51).

Although cross-tabulation indicated that the employer variable was not associated with family financial strain, it was nevertheless included in the modelling process. The modelling found, as shown in Figure 3.16, that working for a CDEP scheme was an independent indicator of family financial strain.

Parenting Payment and family financial strain

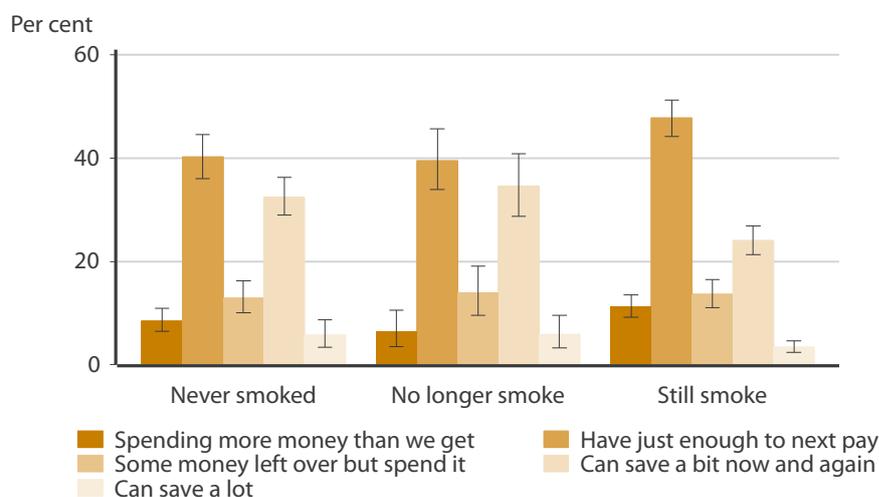
Primary carers were asked whether they received a variety of government payments, including the Parenting Payment. A significant association was found between family financial strain and whether primary carers receive the Parenting Payment.

Of primary carers who received the Parenting Payment, 47.6 per cent (CI: 44.5%–50.6%) responded that their family had ‘just enough money to get through to the next pay’. This was significantly higher than for primary carers who did not receive the Parenting Payment (39.1 per cent; CI: 35.5%–42.8%) (Table 3.52).

Whether primary carer smokes cigarettes and family financial strain

As shown in Figure 3.13, the distributions of financial strain categories among primary carers who had never smoked and those who no longer smoke were very similar. However, when comparing the financial strain of non-smokers with primary carers who still smoke, the proportion who described their family’s money situation as ‘We can save a bit every now and again’ was much lower among primary carers who still smoke. One in four (24.0 per cent; CI: 21.3%–26.9%) primary carers who were still smoking cigarettes were able save a bit every now and again compared with 34.5 per cent (CI: 28.8%–40.9%) who no longer smoked and 32.5 per cent (CI: 29.0%–36.3%) who had never smoked cigarettes.

FIGURE 3.13: PRIMARY CARERS — FINANCIAL STRAIN, BY WHETHER PRIMARY CARER SMOKES CIGARETTES



Source: Table 3.53



Primary carer ever arrested or charged with an offence and family financial strain

Significant associations were found between family financial strain and whether a primary carer had ever been arrested or charged with an offence. Spending more money than they get was reported by 13.9 per cent (CI: 11.3%–16.9%) of carers who had been arrested or charged with an offence but by only 7.0 per cent (CI: 5.6%–8.7%) of primary carers who had never been arrested or charged.

Conversely, saving a bit every now and again was reported by (22.7 per cent; CI: 19.6%–26.1%) of primary carers who had been arrested or charged, significantly lower than for primary carers who had never been arrested or charged (31.9 per cent; CI: 29.2%–34.8%) (Table 3.54).

Primary carer's partner ever arrested or charged with an offence and family financial strain

Arrest of a partner was also associated with financial strain. Primary carers who had a partner were asked whether their partner had ever been arrested or charged with an offence. Only one significant association was found between family financial strain and whether a primary carer's partner had ever been arrested or charged with an offence. In families where the primary carer's partner had been arrested or charged, 26.7 per cent (CI: 23.7%–29.9%) of primary carers said their family was able to 'save a bit every now and again', compared with 35.7 per cent (CI: 31.2–40.5%) of primary carers whose partner had never been arrested or charged (Table 3.55).

Carer factors *not* associated with family financial strain

Other carer factors cross-tabulated against family financial strain and found not to have an association were:

- ◆ whether the primary carer was limited in normal daily activities because of a medical or health problem
- ◆ whether the carer had been treated for emotional problems
- ◆ whether the carer was ever forcibly separated from their natural family by a mission, the government or welfare
- ◆ importance of religion/spiritual beliefs.

FAMILY, HOUSEHOLD AND COMMUNITY FACTORS

Life stress events and family financial strain

Primary carers were asked whether any of a range of life stress events (see *Glossary*) had occurred in their family in the twelve months prior to the survey. Fewer life stress events corresponded with carers reporting lower levels of financial strain. Of carers whose families experienced 0–2 life stress events, 35.8 per cent (CI: 31.8%–39.9%) reported that their family was able to 'save a bit now and again'. This compares with carers whose families had experienced 5–6 life stress events (24.8 per cent; CI: 20.4%–29.6%) or 7–14 life stress events (19.0 per cent; CI: 15.3%–23.0%) (Table 3.56).

A lower proportion of primary carers who experienced two or less life stress events reported having 'just enough money to get us through to the next pay day' (39.2 per cent; CI: 35.1%–43.4%) compared with carers whose families had 7–14 life stress events (49.8 per cent; CI: 44.6%–54.8%) (Table 3.56).



One question used in the construction of the life stress events variable was whether, in the 12 months prior to the survey, there were times when the family didn't have enough money to buy food, for bus fares or to pay bills. Not surprisingly, there was a strong association between the family not having enough money for food, bus fares or bills and the current family money situation (Table 3.57).

Number of children in the family and family financial strain

Only one statistically significant difference was found in the distribution of the five levels of financial strain according to the number of children in the family. One quarter (24.9 per cent; CI: 21.5%–28.6%) of primary carers in families with four or more children reported that they can 'save a bit now and again', significantly lower than for primary carers in families with two children (32.9 per cent; CI: 28.7%–37.5%) (Table 3.58).

Household composition and family financial strain

Across all household types, the distribution of financial strain was similar. The only significant difference occurred between carers having 'just enough money to get through to next pay' in two original parent households and sole parent households. In two original parent households, 38.5 per cent (CI: 34.6%–42.3%) of primary carers reported that they had just enough money to get through to next pay. This was significantly less than for primary carers in sole parent households (47.9 per cent; CI: 43.9%–51.7%) (Table 3.59).

Family functioning and family financial strain

Primary carers were asked a series of questions to measure the extent to which families have established a climate of cooperation, emotional support and good communication (see *Family functioning* in *Glossary*). Better family functioning corresponded with lower reported levels of financial strain.

For primary carers whose family functioning was categorised as 'poor', 14.0 per cent (CI: 10.8%–17.4%) responded that their family was 'spending more money than we get', compared with 8.2 per cent (CI: 6.7%–9.8%) of primary carers for whom family functioning was categorised as 'fair to very good' (Table 3.60).

A lower proportion of primary carers with poor family functioning were able to 'save a bit every now and again' (22.7 per cent; CI: 18.9%–27.0%) compared with primary carers with 'fair to very good' family functioning' (30.4 per cent; CI: 27.9%–32.9%) (Table 3.60).

Gambling causing problems in the household and family financial strain

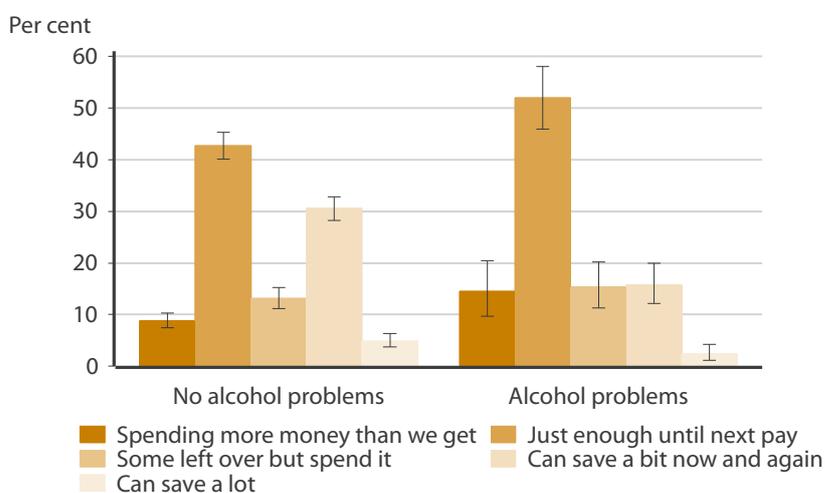
Betting or gambling causing problems in the household was significantly associated with higher levels of family financial strain. Where primary carers reported that betting or gambling caused problems, 13.9 per cent (CI: 7.6%–21.6%) reported that their family could 'save a bit now and again', compared with 29.2 per cent (CI: 27.1%–31.3%) of primary carers in families where betting or gambling did not cause problems (Table 3.61).



Overuse of alcohol causing problems in the household and family financial strain

Where overuse of alcohol caused problems in the household, there were significantly higher levels of family financial strain. Of primary carers who indicated that overuse of alcohol caused problems, 15.7 per cent (CI: 12.2%–20.0%) reported that their family could ‘save a bit now and again’, compared with 30.6 per cent (CI: 28.3%–32.8%) of primary carers in families where overuse of alcohol did not cause problems. Conversely, 52.0 per cent (CI: 45.9%–58.1%) of primary carers in households where overuse of alcohol caused problems reported that their family had ‘just enough money to get us through to the next pay day’, compared with 42.7 per cent (CI: 40.1%–45.3%) of primary carers from households where overuse of alcohol did not cause problems (Figure 3.14).

FIGURE 3.14: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER OVERUSE OF ALCOHOL CAUSES PROBLEMS IN THE HOUSEHOLD



Source: Table 3.62

Money shortages caused by overuse of alcohol in the household and family financial strain

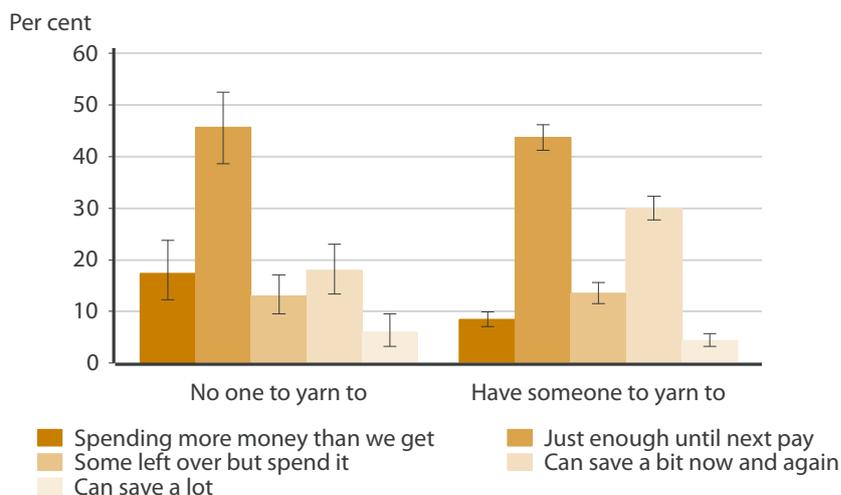
Among families where overuse of alcohol caused problems in the household, no differences were found in family financial strain between families where the alcohol overuse caused money shortages and those where it did not cause money shortages (Table 3.63). However, while no association was found in the cross-tabulation, when modelled with other variables, money shortages due to overuse of alcohol was significantly more likely to be an indicator of family financial strain (Figure 3.16).

Primary carer has someone to yarn to about their problems and family financial strain

Among primary carers who had no-one to yarn to about their problems, 17.3 per cent (CI: 12.3%–23.8%) reported ‘spending more money than we get’, more than twice the proportion for carers who had someone to yarn to (8.4 per cent; CI: 7.1%–9.9%). In contrast, the proportion who ‘can save a bit now and again’ was significantly higher among primary carers who had someone to yarn to about their problems (30.0 per cent; CI: 27.8%–32.3%) than among primary carers who had no-one to yarn to (18.0 per cent; CI: 13.4%–23.1%) (Figure 3.15).



FIGURE 3.15: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER THE PRIMARY CARER HAS SOMEONE TO YARN TO ABOUT THEIR PROBLEMS



Source: Table 3.64

How often carers do things with their partner or spouse for enjoyment and family financial strain

There was an association between the ability to save a bit now and again and carers doing things for enjoyment together with their partner/spouse. Among primary carers who never do anything for enjoyment with their partner/spouse, 16.5 per cent (CI: 8.4%–27.1%) reported that they can save a bit now and again while among primary carers who almost always do things for enjoyment together with their partner/spouse the proportion was more than doubled (35.5 per cent; CI: 30.3%–40.8%). Similarly among primary carers who quite often do things together for enjoyment 32.4 per cent (CI: 27.3%–37.7%) were able to save a bit now and again (Table 3.65).

Primary carers and their partners quarrel and family financial strain

Approximately one-quarter (25.5 per cent; CI: 15.0%–37.4%) of the 490 (CI: 360–660) primary carers who said they ‘never’ have arguments with their partner or spouse reported that their families have just enough money to get through to next pay. In contrast, this financial situation was significantly higher among the 3,730 (CI: 3,440–4,020) carers who had arguments with their partner/spouse ‘once in a while’ (43.4 per cent; CI: 38.9%–47.8%) and at similar high levels (though not significantly so) for carers who ‘quite often’ and ‘almost always’ had arguments with their partner/spouse (Table 3.66).

Arguments end up with pushing, hitting or shoving and family financial strain

Family financial strain was cross-tabulated with whether arguments between primary carers and their partner/spouse had ever ended up with people pushing, hitting or shoving. The only differences found occurred between carers whose arguments never end up with this type of physical behaviour and those whose arguments once in a while ended up this way.

Where this behaviour ‘never’ occurred, 33.0 per cent (CI: 29.6%–36.3%) of families were able to save a bit now and again, double the proportion for whom such physical behaviour occurred once in a while (16.4 per cent; CI: 8.5%–27.5%). Conversely, the



proportion of families who have just enough money to get through to next pay was significantly higher where the primary carer reported that they and their partner or spouse have arguments that ‘once in a while’ end up with pushing, hitting or shoving (56.8 per cent; CI: 46.3%–67.2%) than where such arguments never happen (38.1 per cent; CI: 34.5%–41.8%) (Table 3.67).

Housing tenure and family financial strain

Primary carers were asked about the tenure arrangement of the dwelling they were living in at the time of the survey. An association was found between renting a dwelling and higher levels of family financial strain reported by primary carers. One in four (25.5 per cent; CI: 23.3%–27.8%) primary carers living in rented dwellings reported that their family could ‘save a bit every now and again’, compared with 38.0 per cent (CI: 33.0%–43.1%) of primary carers living in dwellings that were either owned outright or being paid off (Table 3.68).

Almost half (47.1 per cent; CI: 44.3%–50.0%) the primary carers who were living in a rented dwelling reported that their family had just enough money to get them through to the next pay compared with one-third (34.0 per cent; CI: 29.4%–38.9%) of primary carers in dwellings that were either owned outright or being paid off (Table 3.68).

Family and community factors *not* associated with family financial strain

Other factors cross-tabulated with family financial strain and found not to be associated were:

- ◆ whether the primary carer had ever been in paid work
- ◆ frequency that carers and their partner/spouse show signs that they care for each other.

RELATIVE IMPORTANCE OF FACTORS ASSOCIATED WITH FAMILY FINANCIAL STRAIN

Statistical modelling was used to test a range of child, carer, family and household factors to determine the degree to which these factors were associated with financial strain in families with Aboriginal children. To do this, the five categories of family financial strain examined in the preceding cross-tabulations were grouped into two new categories. Included in the first new category — families with financial strain — were families who described their financial position as ‘spending more money than we get’, and ‘have just enough money to get us through to the next pay day’. The second new category — families with no financial strain — included families that described their financial position as ‘some money left over each week but we just spend it’, ‘we can save a bit every now and again’ and ‘we can save a lot’.

As shown in Figure 3.16, there were 12 factors found to be associated with financial strain independently of demographic and other carer, family and household factors:

Level of Relative Isolation. Carers in areas of extreme isolation were less likely to report financial strain than carers in the Perth metropolitan area.

Over one-third (35.9 per cent; CI: 33.3%–38.6%) of primary carers were living in areas of no relative isolation, i.e. in the Perth metropolitan area, 25.0 per cent (CI: 22.5%–27.6%) were living in areas of low isolation, 21.4 per cent (CI: 18.2%–24.9%) in areas of moderate isolation, 8.5 per cent (CI: 5.9%–11.7%) were in areas of high isolation and 9.2 per cent (CI: 6.6%–12.3%) were in areas of extreme isolation.



Primary carers in areas of extreme isolation were almost two times less likely (Odds Ratio 0.56; CI: 0.37–0.86) than carers in the Perth metropolitan area to report that their families were experiencing financial strain (i.e. ‘spending more money than they get’ or having ‘just enough to get through to next pay’).

Household composition. At the time of the survey, 37.6 per cent (CI: 35.1%–40.0%) of primary carers were members of ‘two original parent’ households, 38.2 per cent (CI: 35.9%–40.5%) were in ‘sole parent’ households and 16.7 per cent (CI: 14.9%–18.5%) were members of ‘two parent step/blended’ households. A further 7.6 per cent (CI: 6.4%–9.0%) of primary carers were in ‘other’ household types (i.e. households with no original parent).

Relative to primary carers in two original parents families, primary carers in other families were over one and a half times more likely (Odds Ratio 1.56; CI: 1.01–2.40) to have experienced family financial strain while primary carers in sole parent families were one and a third times more likely (Odds Ratio 1.32; CI: 1.05–1.67) than families where two original parents were caring for the child.

Age of the primary carer. The likelihood of financial strain increased with age. Over one-third (36.9 per cent; CI: 34.6%–39.4%) of carers were aged 30–39 years, 17.3 per cent (CI: 15.5%–19.1%) were aged 25–29 years, 14.4 per cent (CI: 12.8%–16.1%) were aged 20–24 years and 5.0 per cent (CI: 4.2%–5.8%) were aged 19 years or less.

Compared with primary carers aged 30–39 years, younger carers were less likely to be experiencing family financial strain. Primary carers aged 19 years and under were over two times less likely (Odds Ratio 0.41; CI: 0.25–0.66), while carers aged 20–24 years and 25–29 years were one and a half times less likely (Odds Ratio 0.66; CI: 0.49–0.90 and Odds Ratio 0.64; CI: 0.48–0.85, respectively). Primary carers aged 40–49 years were one and a half times more likely (Odds Ratio 1.38; CI: 1.03–1.85) to be experiencing family financial strain.

Number of children in the household. At the time of the survey, 26.2 per cent (CI: 26.2%–28.46%) of primary carers were living in households with four or more children. A further 20.5 per cent (CI: 18.7%–22.4%) were in households with three children, 27.1 per cent (CI: 24.9%–29.3%) were in households with two children and 26.2 per cent (CI: 24.2%–28.4%) were primary carers in households with only one child.

Relative to primary carers in households with one child, those in households with three Aboriginal children were over one and half times more likely (Odds Ratio 1.53; CI: 1.14–2.07) to be under financial strain.

Number of life stress events. Financial strain was more likely in households where primary carers reported five or more life stress events in the past 12 months.

Fewer than three family life stress events within the 12 months prior to the survey were experienced by 30.5 per cent (CI: 28.3%–32.8%) of primary carers, 3–4 life stress events were experienced by 26.1 per cent (CI: 24.0%–28.2%) of primary carers, 5–6 life stress events were experienced by 22.3 per cent (CI: 20.2%–24.4%) of primary carers, while 7–14 life stress events were experienced by 21.2 per cent (CI: 19.3%–23.1%) of primary carers.

Financial strain was more likely in households where primary carers reported five or more life stress events in the past 12 months. Relative to families reported by carers to have experienced 0–2 life stress events over the year, financial strain was over one and a half times more likely in families reporting 5–6 life stress events (Odds Ratio 1.58; CI: 1.20–2.09) and almost twice as likely (Odds Ratio 1.88; CI: 1.42–2.50) in families that experienced 7–14 life stress events.



Primary carer still smokes cigarettes. Financial strain was more likely among carers who still smoked cigarettes.

At the time of the survey, over half (50.3 per cent; CI: 47.7%–52.8%) the primary carers of Aboriginal children were cigarette smokers, 15.1 per cent (CI: 13.4%–16.9%) used to smoke and 34.7 per cent (CI: 32.3%–37.1%) had never smoked.

Relative to primary carers who had never smoked cigarettes, primary carers who still smoked cigarettes were 25 per cent more likely (Odds Ratio 1.25; CI: 1.00–1.56) to report financial strain.

Parenting Payment. A Parenting Payment was being received by over half (56.9 per cent; CI: 54.4%–59.4%) of the primary carers.

Primary carers in receipt of a Parenting Payment were around one and a quarter times more likely (Odds Ratio 1.26; CI: 1.01–1.58) to be under financial strain compared with primary carers that did not receive a Parenting Payment.

Family functioning. Primary carers in families with poor or fair family functioning were more likely to report financial strain than primary carers in families with very good family functioning (Odds Ratio 1.50; CI: 1.14–1.99 and Odds Ratio 1.44; CI: 1.11–1.88 respectively).

Overuse of alcohol causes money shortage in the household. Money shortages due to overuse of alcohol in the household were reported by 4.2 per cent (CI: 3.1%–5.5%) of primary carers. About 9.4 per cent (CI: 8.2%–10.7%) of primary carers reported that, while alcohol caused problems, money shortages were not one of them. For the remaining 86.4 per cent (CI: 84.8%–88.0%) overuse of alcohol was not a problem.

Financial strain was over twice as likely in households where overuse of alcohol caused money shortage problems (Odds Ratio 2.14; CI: 1.21–3.77) than in households where overuse of alcohol did not cause any problems. Where overuse of alcohol caused problems but money shortages were not one of those problems, the likelihood of financial strain was just outside significance (Odds Ratio 1.43; CI: 0.99–2.05).

Carer can discuss their problems with someone. One in eight (12.4 per cent; CI: 10.9%–14.0%) primary carers reported that they had no-one to yarn to about any problems they may have.

Financial strain was almost one and a half times more likely to be found among primary carers who did not have someone to yarn to about their problems (Odds Ratio 1.38; CI: 1.01–1.88) than among primary carers who had someone to yarn to.

Housing tenure. The majority (72.9 per cent; CI: 70.5%–75.3%) of primary carers were living in dwellings that were being rented, 15.4 per cent (CI: 13.6%–17.4%) were in dwellings that were being paid off and 7.3 per cent (CI: 5.9%–9.0%) were in dwellings that were owned outright. A further 4.4 per cent (CI: 3.3%–5.6%) were living in some other type of accommodation.

Financial strain was more likely to be found among families living in dwellings that were rented than in dwellings that were being purchased. Compared with primary carers who were paying off their home, primary carers who rented were one and a half times as likely (Odds Ratio 1.51; CI: 1.14–2.01) to report financial strain.

Employer type. Of the 4,240 (CI: 3,940–4,540) primary carers who worked in a job in the week prior to the survey, 63.5 per cent (CI: 58.9%–67.9%) worked for an employer for wages or salary and 30.3 per cent (CI: 26.1%–34.8%) had worked for a CDEP scheme.



Primary carers who had worked for CDEP in the week before the survey were over one and a half times more likely (Odds Ratio 1.65; CI: 1.09–2.50) to be experiencing family financial strain than primary carers who worked for an employer for wages or salary. Primary carers did not work in the week prior to the survey (i.e. had never worked, didn't have a current job or were away from their current job in the week prior to the survey) were over twice as likely (Odds Ratio 2.03; CI: 1.57–2.63) to have experienced financial strain.

FIGURE 3.16: PRIMARY CARERS — LIKELIHOOD OF FAMILY FINANCIAL STRAIN, ASSOCIATED WITH CHILD, CARER, FAMILY AND HOUSEHOLD CHARACTERISTICS

Families with financial strain		
Parameter	Odds Ratio	95% CI
Level of Relative Isolation		
None	1.00	
Low	1.00	(0.77 - 1.28)
Moderate	0.78	(0.59 - 1.04)
High	0.80	(0.50 - 1.27)
Extreme	0.56	(0.37 - 0.86)
Household composition		
Two original parent family	1.00	
Sole parent	1.32	(1.05 - 1.67)
Two parent step/blended family	1.01	(0.76 - 1.36)
Other (e.g. Aunts/uncles, Grandparents)	1.56	(1.01 - 2.40)
Age of the primary carer		
19 years and under	0.41	(0.25 - 0.66)
20–24 years	0.66	(0.49 - 0.90)
25–29 years	0.64	(0.48 - 0.85)
30–39 years	1.00	
40–49 years	1.38	(1.03 - 1.85)
50 years and over	1.40	(0.92 - 2.14)
Number of children		
1	1.00	
2	1.09	(0.83 - 1.42)
3	1.53	(1.14 - 2.07)
4 or more	1.32	(0.98 - 1.76)
Number of life stress events		
0–2	1.00	
3–4	1.26	(0.98 - 1.63)
5–6	1.58	(1.20 - 2.09)
7–14	1.88	(1.42 - 2.50)
Still smoke cigarettes?		
No	0.80	(0.60 - 1.07)
Yes	1.25	(1.00 - 1.56)
Never smoked	1.00	
Parenting Payment?		
No	1.00	
Yes	1.26	(1.01 - 1.58)
Family functioning quartiles		
Poor	1.50	(1.14 - 1.99)
Fair	1.44	(1.11 - 1.88)
Good	1.06	(0.81 - 1.38)
Very good	1.00	

Continued....



FIGURE 3.16 (continued): PRIMARY CARERS — LIKELIHOOD OF FAMILY FINANCIAL STRAIN, ASSOCIATED WITH CHILD, CARER, FAMILY AND HOUSEHOLD CHARACTERISTICS

Families with financial strain		
Parameter	Odds Ratio	95% CI
Overuse of alcohol problems—money shortages		
No money shortages	1.43	(0.99 - 2.05)
Money shortages	2.14	(1.21 - 3.77)
Alcohol not a problem in household	1.00	
Someone you can yarn to about problems?		
No	1.38	(1.01 - 1.88)
Yes	1.00	
Housing tenure		
Owned	0.83	(0.54 - 1.26)
Being paid off	1.00	
Rented	1.51	(1.14 - 2.01)
Other	1.25	(0.72 - 2.16)
Employer type		
For an employer (excluding CDEP)	1.00	
For a CDEP scheme	1.65	(1.09 - 2.50)
Own business	0.59	(0.28 - 1.26)
Family business (unpaid)	0.71	(0.14 - 3.73)
Never worked, or was away from current job in week prior to survey	2.03	(1.57 - 2.63)

PRIMARY CARER INDICATORS OF MULTIPLE SOCIOECONOMIC DISADVANTAGE

Three measures of socioeconomic wellbeing have been separately examined in this chapter: highest level of education of the primary carer; whether the primary carer had ever been in paid work; and family financial strain. From these measures, it is possible to determine how many primary carers experienced multiple levels of disadvantage. The measures used for indicators of multiple disadvantage were:

- ◆ low education — defined as primary carers who had not been to school or whose highest level of education was Years 1–9
- ◆ no employment history — primary carers who had never worked in a paid job
- ◆ financial strain — defined as primary carers who reported that their family's money situation was 'spending more money than we get' and 'have just enough money to get to the next pay day'.

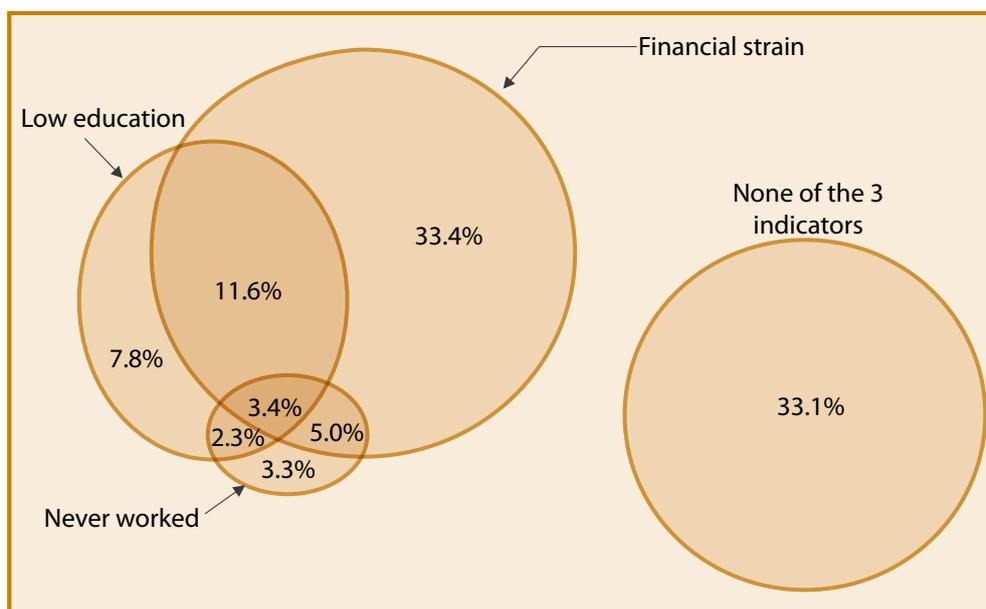
Figure 3.17 shows the multiple levels of disadvantage experienced by carers. One in three (33.1 per cent; CI: 30.8%–35.6%) primary carers reported none of the indicators of socioeconomic disadvantage while 3.4 per cent (CI: 2.7%–4.2%) had all three (Table 3.69).

Just under a half (44.5 per cent; CI: 42.1%–46.9%) the primary carers had only one of the indicators; 33.4 per cent (CI: 31.2%–35.7%) reporting only family financial strain; 7.8 per cent (CI: 6.5%–9.3%) reporting only low education; and 3.3 per cent (CI: 2.6%–4.0%) whose only indicator was never having worked in a paid job.

One in five carers (19.0 per cent; CI: 17.2%–21.0%) had a combination of any of two indicators (Table 3.70).



FIGURE 3.17: PRIMARY CARERS — MULTIPLE LEVEL OF DISADVANTAGE EXPERIENCED BY CARERS



Source: Table 3.70

ASSET-BUILDING AS A STRATEGY FOR ADDRESSING FINANCIAL STRAIN

Asset-building is policy tool which is receiving increasing attention as a means of addressing Indigenous disadvantage in the USA and Canada.^{7,8} It is based on a small but growing body of research which shows that assets can have significant impacts on wellbeing that income support and social services alone cannot achieve. The approach involves the creating opportunities which support access of those in greatest need to short, medium and long term financial and/or other tangible assets which can reap benefits over the life course. Asset-building projects targeting disadvantaged families and communities offer hope by creating an orientation to an attainable future. They have been shown to support self-sufficiency, personal responsibility and opportunities for participation in the mainstream economy. Perhaps more importantly, they have also been shown to produce intergenerational benefits for children through improved household financial stability and increased parental self-efficacy.⁹ *SEED Winnipeg* is an example of an asset-building initiative created through government-community-business partnerships to assist individuals and families move out of poverty. It was developed in one of the most economically depressed urban communities in Canada which includes a high proportion of Aboriginal people. The various programs of *SEED Winnipeg* currently now assist more than 3,600 low income families and individuals building assets e.g. saving for housing, education or small business development. Some of the programs supported by the initiative include:

Continued



ASSET-BUILDING AS A STRATEGY FOR ADDRESSING FINANCIAL STRAIN *(continued)*

- ◆ The *Individual Development Account (IDA)* program involves participants taking part in a financial literacy training course and opening a special savings account in which each dollar saved is matched at a 3:1 ratio. Over the next two years, this savings account can be built up to \$4,000 in productive assets. Funds from the account are disbursed directly to the vendor of any eligible asset purchase such as the vendor of a house, a school providing a training program etc.
- ◆ The *Saving Circle* program is a more flexible and short term (six month) program targeting very low income Aboriginal clients to assist them in saving for essential assets such as a refrigerator or washing machine which they would not otherwise be able to afford on their social assistance or income. It also involves a financial literacy training course and a special savings account with a 3:1 matching of personal savings contributions.
- ◆ The *Self-Employment Program for Aboriginal Women (SEPAW)* includes a matched savings account to help participants build the start-up capital, self-employment and business development training and counselling, as well as training in financial management and other essential skills.
- ◆ *Learn\$ave* is a nine-year policy experiment funded by Human Resources and Skills Development Canada, with the support of three commercial banks who provide deposit accounts, financial services and account information services. This is evaluating the effectiveness of matched individual savings accounts and financial literacy training as a means of facilitating lifelong learning among low income Canadians. Participants set a saving and asset goal for the project and develop a savings plan to reach it. At the end of a three year period as much as \$6,000 (Canadian) can be saved to invest in adult learning through formal education, skills training or micro-enterprise development. The program also makes some provision for limited support for non-tuition related costs which may operate as a barrier to participation in learning e.g. childcare, computing costs and books.



SUMMARY

This chapter examined three important indicators of the human capital available within the family to support children's development: these include the level of parent/carer education; parents/carers experience of paid work; and the current level of family financial strain.

A surprisingly large number of factors were found to be *independently* associated with each of these indicators. This is indicative of the extent to which disadvantage impacts on many aspects of Aboriginal family and community life. The information on the magnitude of the risk associated with each of these factors as well as the proportion of the Aboriginal child population exposed to these risks is important in clarifying the relative contribution each make to the overall burden of disadvantage. In particular, these findings draw attention to certain factors which appear to play a relatively greater role in shaping the child-rearing environment of Aboriginal children and young people.

A number of the family, community and child factors independently associated with each of the three human capital indicators examined were common to all three indicators. This suggests that these factors may reflect underlying aspects of family disadvantage, and may need to be a particular focus of policy responses to these circumstances:

- ◆ the age of the primary carer — very youthful and elderly parents/carers
- ◆ housing tenure — home rental and opportunities for home ownership
- ◆ very high levels of family stress — life stress events in the past 12 months
- ◆ family type — particularly the emerging issues for sole parent families
- ◆ carer smoking — higher levels of smoking among younger carers, links with smoking and mental health.
- ◆ opportunities for social support — having someone to talk to about problems
- ◆ parent/carers own health issues — where there is a limiting medical condition.

In summary, the findings demonstrate the cumulative burden of various aspects of family socioeconomic wellbeing and identify key areas for policy attention if the human capital available to Aboriginal families is to be built.



ENDNOTES

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3



DETAILED TABLES

PRIMARY CARER EDUCATION

TABLE 3.1: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY LEVEL OF RELATIVE ISOLATION (LORI)

Carer level of education	Number	95% CI	%	95% CI
LORI — None				
Did not attend school	50	(20 - 140)	1.1	(0.3 - 3.1)
1–9 years education	760	(610 - 930)	16.9	(13.7 - 20.6)
10 years education	2 170	(1 970 - 2 370)	48.0	(43.6 - 52.3)
11–12 years education	1 100	(940 - 1 270)	24.3	(20.8 - 28.0)
13 years or more education	440	(320 - 570)	9.7	(7.2 - 12.9)
Total	4 520	(4 430 - 4 600)	100.0	
LORI — Low				
Did not attend school	30	(10 - 50)	0.9	(0.4 - 1.6)
1–9 years education	730	(600 - 870)	23.1	(19.4 - 27.3)
10 years education	1 470	(1 280 - 1 670)	46.7	(42.2 - 51.3)
11–12 years education	790	(660 - 950)	25.2	(21.3 - 29.4)
13 years or more education	130	(80 - 190)	4.1	(2.6 - 6.2)
Total	3 140	(2 880 - 3 420)	100.0	
LORI — Moderate				
Did not attend school	120	(80 - 170)	4.4	(3.0 - 6.0)
1–9 years education	580	(480 - 700)	21.6	(18.8 - 24.8)
10 years education	1 040	(860 - 1 240)	38.6	(35.2 - 42.2)
11–12 years education	770	(630 - 940)	28.8	(25.4 - 32.3)
13 years or more education	180	(130 - 240)	6.5	(4.9 - 8.6)
Total	2 690	(2 300 - 3 110)	100.0	
LORI — High				
Did not attend school	50	(20 - 100)	4.4	(1.6 - 9.0)
1–9 years education	310	(190 - 460)	28.6	(20.5 - 37.3)
10 years education	370	(250 - 530)	34.9	(28.9 - 41.7)
11–12 years education	320	(190 - 500)	30.1	(21.0 - 40.5)
13 years or more education	20	(0 - 70)	2.0	(0.5 - 6.5)
Total	1 070	(750 - 1 480)	100.0	
LORI — Extreme				
Did not attend school	100	(40 - 200)	8.7	(3.6 - 15.6)
1–9 years education	440	(310 - 600)	38.1	(30.9 - 45.8)
10 years education	400	(270 - 570)	34.5	(26.4 - 42.9)
11–12 years education	200	(130 - 290)	17.5	(13.2 - 23.0)
13 years or more education	10	(0 - 570)	1.2	(0.0 - 41.0)
Total	1 150	(840 - 1 540)	100.0	
Western Australia				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.2: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY SEX

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Males				
Did not attend school	10	(0 - 30)	1.2	(0.2 - 3.1)
1–9 years education	320	(240 - 430)	36.1	(27.8 - 45.8)
10 years education	350	(250 - 470)	38.7	(29.4 - 48.9)
11–12 years education	160	(90 - 270)	18.0	(10.2 - 27.4)
13 years or more education	50	(10 - 140)	6.0	(1.1 - 14.4)
Total	900	(740 - 1 080)	100.0	
Females				
Did not attend school	330	(240 - 450)	2.8	(2.0 - 3.8)
1–9 years education	2 490	(2 260 - 2 730)	21.4	(19.4 - 23.4)
10 years education	5 090	(4 820 - 5 380)	43.7	(41.3 - 46.0)
11–12 years education	3 030	(2 780 - 3 280)	25.9	(23.8 - 28.1)
13 years or more education	720	(580 - 910)	6.2	(4.9 - 7.7)
Total	11 700	(11 500 - 11 800)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.3 PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY AGE OF CARER

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
19 years and under				
Did not attend school	0	(0 - 60)	0.0	(0.0 - 8.6)
1–9 years education	200	(140 - 270)	32.1	(23.9 - 40.6)
10 years education	280	(230 - 340)	45.2	(37.1 - 53.3)
11–12 years education	140	(90 - 200)	22.7	(15.6 - 30.7)
13 years or more	0	(0 - 60)	0.0	(0.0 - 8.6)
Total	620	(530 - 720)	100.0	
20–24 years				
Did not attend school	10	(0 - 30)	0.5	(0.0 - 1.7)
1–9 years education	270	(190 - 360)	14.8	(10.6 - 19.7)
10 years education	800	(680 - 940)	44.4	(38.3 - 51.0)
11–12 years education	680	(560 - 820)	37.8	(31.7 - 44.1)
13 years or more	50	(0 - 290)	2.6	(0.1 - 14.9)
Total	1 810	(1 610 - 2 020)	100.0	
25–29 years				
Did not attend school	30	(10 - 50)	1.2	(0.5 - 2.2)
1–9 years education	380	(300 - 460)	17.4	(14.1 - 21.3)
10 years education	980	(830 - 1 150)	45.2	(39.8 - 50.7)
11–12 years education	690	(560 - 850)	31.9	(26.7 - 37.3)
13 years or more	90	(50 - 150)	4.3	(2.3 - 7.0)
Total	2 170	(1 950 - 2 400)	100.0	
30–39 years				
Did not attend school	60	(30 - 120)	1.4	(0.6 - 2.5)
1–9 years education	740	(600 - 890)	15.9	(13.1 - 18.9)
10 years education	2 240	(2 000 - 2 490)	48.3	(44.1 - 52.5)
11–12 years education	1 300	(1 120 - 1 500)	28.1	(24.6 - 31.9)
13 years or more	300	(210 - 400)	6.4	(4.6 - 8.6)
Total	4 640	(4 340 - 4 940)	100.0	
40–49 years				
Did not attend school	40	(10 - 100)	1.8	(0.3 - 4.5)
1–9 years education	640	(510 - 800)	29.0	(24.0 - 34.8)
10 years education	900	(760 - 1 070)	41.1	(35.4 - 46.8)
11–12 years education	320	(230 - 430)	14.4	(10.6 - 19.0)
13 years or more	300	(200 - 420)	13.7	(9.8 - 18.8)
Total	2 200	(1 960 - 2 460)	100.0	
50 years and over				
Did not attend school	200	(130 - 290)	18.1	(12.1 - 24.9)
1–9 years education	590	(490 - 710)	53.0	(45.8 - 60.5)
10 years education	230	(160 - 320)	20.7	(14.7 - 27.3)
11–12 years education	50	(20 - 120)	4.6	(1.5 - 10.2)
13 years or more	40	(20 - 80)	3.6	(1.6 - 7.0)
Total	1 120	(970 - 1 290)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.4: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY INDEX OF RELATIVE SOCIO-ECONOMIC DISADVANTAGE(a)

Carer level of education	Number	95% CI	%	95% CI
Bottom 5% (most disadvantaged)				
Did not attend school	160	(90 - 270)	5.1	(3.0 - 8.2)
1–9 years education	890	(720 - 1 080)	28.3	(24.2 - 32.7)
10 years education	1 340	(1 110 - 1 580)	42.5	(38.4 - 46.8)
11–12 years education	660	(530 - 820)	21.0	(17.7 - 24.8)
13 years or more education	100	(20 - 250)	3.1	(0.6 - 7.7)
Total	3 150	(2 680 - 3 620)	100.0	
5%–10%				
Did not attend school	40	(10 - 80)	2.4	(0.9 - 5.2)
1–9 years education	400	(290 - 540)	24.8	(19.4 - 30.6)
10 years education	590	(470 - 730)	36.8	(30.8 - 42.9)
11–12 years education	470	(330 - 640)	29.0	(23.1 - 35.7)
13 years or more education	110	(60 - 190)	6.8	(3.8 - 11.4)
Total	1 600	(1 300 - 1 970)	100.0	
10%–25%				
Did not attend school	70	(40 - 110)	2.2	(1.3 - 3.2)
1–9 years education	720	(580 - 880)	22.5	(19.1 - 26.2)
10 years education	1 370	(1 160 - 1 590)	42.8	(38.7 - 46.8)
11–12 years education	820	(660 - 990)	25.6	(22.3 - 29.0)
13 years or more education	220	(160 - 300)	7.0	(5.2 - 9.2)
Total	3 200	(2 780 - 3 650)	100.0	
25%–50%				
Did not attend school	60	(20 - 100)	1.7	(0.8 - 3.4)
1–9 years education	610	(470 - 790)	19.2	(15.3 - 23.3)
10 years education	1 490	(1 240 - 1 760)	46.7	(41.6 - 51.8)
11–12 years education	830	(660 - 1 020)	26.1	(21.9 - 30.6)
13 years or more education	200	(140 - 290)	6.3	(4.3 - 9.0)
Total	3 180	(2 750 - 3 640)	100.0	
Top 50% (least disadvantaged)				
Did not attend school	20	(0 - 110)	1.1	(0.0 - 7.6)
1–9 years education	200	(120 - 310)	13.9	(9.1 - 20.3)
10 years education	660	(480 - 890)	46.0	(37.9 - 54.0)
11–12 years education	410	(270 - 590)	28.7	(21.6 - 36.8)
13 years or more education	150	(70 - 270)	10.4	(5.0 - 18.0)
Total	1 430	(1 090 - 1 820)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	

 (a) See *Index of Relative Socio-economic Disadvantage* in the Glossary


TABLE 3.5: CHILDREN AGED 0–17 YEARS — PRIMARY CARER'S HIGHEST LEVEL OF EDUCATION, BY BIRTH MOTHER'S USE OF ALCOHOL OR TOBACCO DURING PREGNANCY

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No alcohol or tobacco				
Did not attend school	130	(60 - 230)	1.2	(0.6 - 2.2)
1–9 years education	1 540	(1 280 - 1 840)	14.4	(11.9 - 17.0)
10 years education	5 160	(4 670 - 5 680)	48.1	(44.2 - 52.1)
11–12 years education	2 850	(2 460 - 3 300)	26.6	(23.3 - 30.2)
13 years or more education	850	(600 - 1 180)	7.9	(5.5 - 10.7)
Not stated	200	(130 - 290)	1.8	(1.2 - 2.7)
Total	10 700	(10 100 - 11 400)	100.0	
Alcohol, no tobacco used				
Did not attend school	0	(0 - 70)	0.3	(0.0 - 4.8)
1–9 years education	270	(130 - 510)	19.2	(10.0 - 31.9)
10 years education	540	(430 - 680)	38.4	(30.3 - 47.7)
11–12 years education	410	(260 - 610)	28.9	(19.5 - 39.4)
13 years or more education	130	(60 - 250)	9.5	(4.6 - 17.8)
Not stated	50	(30 - 80)	3.7	(2.0 - 6.2)
Total	1 420	(1 150 - 1 720)	100.0	
Tobacco, no alcohol used				
Did not attend school	100	(60 - 170)	1.3	(0.7 - 2.2)
1–9 years education	1 440	(1 160 - 1 760)	18.5	(15.2 - 22.1)
10 years education	3 570	(3 200 - 3 970)	46.0	(41.8 - 50.1)
11–12 years education	2 220	(1 900 - 2 580)	28.5	(24.9 - 32.4)
13 years or more education	270	(150 - 440)	3.5	(1.9 - 5.6)
Not stated	170	(70 - 330)	2.2	(0.9 - 4.2)
Total	7 770	(7 210 - 8 340)	100.0	
Alcohol and tobacco used				
Did not attend school	100	(60 - 180)	2.5	(1.3 - 4.2)
1–9 years education	1 030	(810 - 1 300)	25.5	(20.3 - 31.0)
10 years education	1 800	(1 480 - 2 160)	44.5	(38.4 - 50.9)
11–12 years education	960	(780 - 1 150)	23.7	(19.4 - 28.2)
13 years or more education	80	(30 - 170)	1.9	(0.8 - 4.1)
Not stated	80	(50 - 130)	2.0	(1.1 - 3.1)
Total	4 040	(3 620 - 4 500)	100.0	
Primary carer is not birth mother				
Did not attend school	400	(210 - 650)	6.8	(3.9 - 11.1)
1–9 years education	2 350	(2 040 - 2 680)	40.1	(35.4 - 45.0)
10 years education	1 720	(1 460 - 2 030)	29.4	(25.1 - 34.2)
11–12 years education	810	(570 - 1 120)	13.8	(9.7 - 18.4)
13 years or more education	270	(120 - 530)	4.6	(2.0 - 8.9)
Not stated	310	(190 - 460)	5.3	(3.3 - 7.7)
Total	5 860	(5 360 - 6 390)	100.0	
Total				
Did not attend school	740	(520 - 1 030)	2.5	(1.8 - 3.4)
1–9 years education	6 630	(6 040 - 7 230)	22.2	(20.3 - 24.3)
10 years education	12 800	(12 100 - 13 500)	42.9	(40.6 - 45.3)
11–12 years education	7 240	(6 650 - 7 880)	24.3	(22.3 - 26.4)
13 years or more education	1 600	(1 200 - 2 060)	5.4	(4.0 - 6.9)
Not stated	810	(590 - 1 050)	2.7	(2.0 - 3.5)
Total	29 800	(29 800 - 29 800)	100.0	



TABLE 3.6: STUDENTS AGED 4–17 YEARS — PRIMARY CARER'S HIGHEST LEVEL OF EDUCATION, BY STUDENT DAYS ABSENT FROM SCHOOL

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
26 days or more				
Did not attend school	370	(230 - 570)	3.8	(2.4 - 5.8)
1–9 years education	2 480	(2 100 - 2 890)	25.4	(21.7 - 29.2)
10 years education	4 390	(3 910 - 4 900)	45.0	(40.7 - 49.2)
11–12 years education	2 000	(1 690 - 2 350)	20.5	(17.3 - 23.8)
13 years or more education	380	(250 - 570)	3.9	(2.6 - 5.8)
Not stated	150	(90 - 230)	1.5	(0.9 - 2.4)
Total	9 760	(9 200 - 10 300)	100.0	
Less than 26 days				
Did not attend school	150	(20 - 490)	1.5	(0.2 - 4.9)
1–9 years education	1 580	(1 300 - 1 900)	16.0	(13.2 - 19.2)
10 years education	4 320	(3 880 - 4 800)	44.0	(39.9 - 48.2)
11–12 years education	2 890	(2 500 - 3 310)	29.4	(25.7 - 33.4)
13 years or more education	800	(540 - 1 150)	8.1	(5.5 - 11.5)
Not stated	90	(0 - 410)	0.9	(0.0 - 4.1)
Total	9 830	(9 300 - 10 400)	100.0	
Total				
Did not attend school	510	(280 - 850)	2.6	(1.4 - 4.3)
1–9 years education	4 050	(3 560 - 4 560)	20.7	(18.2 - 23.3)
10 years education	8 720	(8 110 - 9 340)	44.5	(41.4 - 47.7)
11–12 years education	4 890	(4 380 - 5 430)	24.9	(22.4 - 27.7)
13 years or more education	1 180	(860 - 1 570)	6.0	(4.4 - 8.0)
Not stated	240	(90 - 480)	1.2	(0.5 - 2.4)
Total	19 600	(19 500 - 19 600)	100.0	

TABLE 3.7: STUDENTS AGED 4–17 YEARS — PRIMARY CARER'S HIGHEST LEVEL OF EDUCATION, BY STUDENT OVERALL ACADEMIC PERFORMANCE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Low academic performance				
Did not attend school	380	(210 - 690)	3.4	(1.8 - 6.1)
1–9 years education	2 890	(2 480 - 3 330)	25.7	(22.3 - 29.3)
10 years education	4 790	(4 310 - 5 310)	42.5	(38.6 - 46.5)
11–12 years education	2 600	(2 270 - 2 980)	23.1	(20.2 - 26.3)
13 years or more education	450	(260 - 750)	4.0	(2.1 - 6.4)
Not stated	150	(40 - 420)	1.3	(0.4 - 3.7)
Total	11 300	(10 700 - 11 800)	100.0	
Average or above average academic performance				
Did not attend school	130	(60 - 260)	1.6	(0.6 - 2.9)
1–9 years education	1 160	(920 - 1 440)	14.0	(11.2 - 17.2)
10 years education	3 920	(3 500 - 4 370)	47.1	(42.8 - 51.6)
11–12 years education	2 280	(1 930 - 2 680)	27.4	(23.5 - 31.5)
13 years or more education	740	(540 - 990)	8.9	(6.5 - 11.8)
Not stated	90	(30 - 230)	1.1	(0.4 - 2.7)
Total	8 330	(7 790 - 8 870)	100.0	
Total				
Did not attend school	510	(280 - 850)	2.6	(1.4 - 4.3)
1–9 years education	4 050	(3 560 - 4 560)	20.7	(18.2 - 23.3)
10 years education	8 720	(8 110 - 9 340)	44.5	(41.4 - 47.7)
11–12 years education	4 890	(4 380 - 5 430)	24.9	(22.4 - 27.7)
13 years or more education	1 180	(860 - 1 570)	6.0	(4.4 - 8.0)
Not stated	240	(90 - 480)	1.2	(0.5 - 2.4)
Total	19 600	(19 500 - 19 600)	100.0	



TABLE 3.8: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER EVER IN PAID WORK

Carer level of education	Number	95% CI	%	95% CI
Never in paid work				
Did not attend school	80	(40 - 150)	4.4	(2.1 - 8.5)
1-9 years education	640	(530 - 760)	36.2	(30.7 - 42.0)
10 years education	770	(640 - 920)	43.8	(38.0 - 49.5)
11-12 years education	260	(180 - 350)	14.5	(10.5 - 19.6)
13 years or more education	20	(0 - 40)	1.0	(0.3 - 2.4)
Total	1 760	(1 560 - 1 970)	100.0	
Has been in paid work				
Did not attend school	260	(190 - 370)	2.4	(1.7 - 3.4)
1-9 years education	2 180	(1 960 - 2 410)	20.2	(18.1 - 22.3)
10 years education	4 670	(4 390 - 4 950)	43.2	(40.7 - 45.7)
11-12 years education	2 930	(2 690 - 3 190)	27.1	(24.9 - 29.4)
13 years or more education	760	(600 - 950)	7.0	(5.5 - 8.7)
Total	10 800	(10 600 - 11 000)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1-9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11-12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.9: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY CARER SPOKE AN ABORIGINAL LANGUAGE

Carer level of education	Number	95% CI	%	95% CI
No				
Did not attend school	50	(20 - 120)	1.0	(0.4 - 2.1)
1-9 years education	1 050	(890 - 1 230)	19.5	(16.7 - 22.6)
10 years education	2 520	(2 280 - 2 780)	46.7	(43.2 - 50.2)
11-12 years education	1 490	(1 310 - 1 680)	27.6	(24.5 - 30.7)
13 years or more education	290	(200 - 390)	5.3	(3.8 - 7.3)
Total	5 400	(5 080 - 5 720)	100.0	
A few words				
Did not attend school	60	(20 - 120)	1.3	(0.5 - 2.7)
1-9 years education	860	(710 - 1 020)	19.3	(16.2 - 22.8)
10 years education	1 990	(1 790 - 2 220)	45.0	(40.6 - 49.2)
11-12 years education	1 200	(1 000 - 1 410)	27.0	(23.2 - 31.3)
13 years or more education	330	(210 - 490)	7.5	(4.8 - 10.8)
Total	4 430	(4 120 - 4 760)	100.0	
A conversation				
Did not attend school	230	(160 - 330)	8.4	(5.8 - 11.5)
1-9 years education	910	(760 - 1 080)	33.3	(29.2 - 37.4)
10 years education	930	(790 - 1 090)	34.0	(30.0 - 38.3)
11-12 years education	500	(420 - 600)	18.4	(15.7 - 21.4)
13 years or more education	160	(100 - 250)	5.9	(3.6 - 9.3)
Total	2 730	(2 440 - 3 030)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1-9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11-12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.10: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER THE PRIMARY CARER HAD ANY LIMITING MEDICAL CONDITIONS LASTING SIX MONTHS OR MORE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No medical condition				
Did not attend school	160	(110 - 250)	2.1	(1.3 - 3.2)
1–9 years education	1 560	(1 390 - 1 760)	19.7	(17.5 - 22.1)
10 years education	3 520	(3 270 - 3 790)	44.4	(41.5 - 47.3)
11–12 years education	2 220	(2 000 - 2 470)	28.0	(25.3 - 30.8)
13 years or more education	460	(330 - 640)	5.8	(4.1 - 7.9)
Total	7 940	(7 640 - 8 230)	100.0	
Medical condition – not limiting				
Did not attend school	100	(60 - 160)	3.7	(2.2 - 6.0)
1–9 years education	600	(480 - 730)	22.1	(18.2 - 26.6)
10 years education	1 160	(1 000 - 1 340)	43.1	(38.2 - 48.2)
11–12 years education	630	(510 - 760)	23.3	(19.4 - 27.8)
13 years or more education	210	(130 - 310)	7.7	(5.0 - 11.2)
Total	2 690	(2 460 - 2 940)	100.0	
Medical condition – limiting				
Did not attend school	80	(50 - 120)	3.9	(2.4 - 5.9)
1–9 years education	660	(530 - 800)	34.0	(28.7 - 40.0)
10 years education	760	(620 - 920)	39.1	(33.2 - 45.0)
11–12 years education	340	(260 - 440)	17.5	(13.2 - 22.2)
13 years or more education	110	(70 - 160)	5.5	(3.7 - 8.2)
Total	1 930	(1 720 - 2 150)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.11: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER SMOKES CIGARETTES

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never smoked				
Did not attend school	200	(130 - 300)	4.6	(3.0 - 6.8)
1–9 years education	990	(840 - 1 160)	22.7	(19.4 - 26.2)
10 years education	1 640	(1 450 - 1 840)	37.7	(33.8 - 41.7)
11–12 years education	1 180	(1 010 - 1 370)	27.2	(23.7 - 31.1)
13 years or more education	340	(220 - 490)	7.8	(5.1 - 11.2)
Total	4 350	(4 060 - 4 660)	100.0	
No longer smokes				
Did not attend school	40	(20 - 70)	2.1	(0.9 - 3.8)
1–9 years education	380	(300 - 490)	20.1	(15.8 - 25.2)
10 years education	900	(750 - 1 060)	47.6	(41.6 - 53.5)
11–12 years education	390	(300 - 500)	20.4	(15.8 - 25.5)
13 years or more education	190	(110 - 290)	9.8	(5.8 - 14.5)
Total	1 900	(1 680 - 2 120)	100.0	
Still smokes				
Did not attend school	100	(60 - 180)	1.6	(0.9 - 2.8)
1–9 years education	1 450	(1 270 - 1 650)	22.9	(20.2 - 25.7)
10 years education	2 900	(2 660 - 3 150)	45.9	(42.6 - 49.2)
11–12 years education	1 620	(1 420 - 1 830)	25.6	(22.7 - 28.7)
13 years or more education	250	(180 - 350)	4.0	(2.8 - 5.5)
Total	6 310	(5 990 - 6 640)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.12: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER FORCIBLY SEPARATED FROM THEIR NATURAL FAMILY BY A MISSION, THE GOVERNMENT OR WELFARE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Not separated				
Did not attend school	290	(210 - 400)	3.4	(2.4 - 4.6)
1–9 years education	1 880	(1 680 - 2 100)	21.7	(19.6 - 24.1)
10 years education	3 800	(3 540 - 4 070)	44.0	(41.3 - 46.6)
11–12 years education	2 190	(1 980 - 2 420)	25.4	(23.0 - 27.7)
13 years or more education	480	(340 - 630)	5.5	(4.1 - 7.4)
Total	8 650	(8 330 - 8 970)	100.0	
Separated				
Did not attend school	10	(0 - 30)	1.2	(0.4 - 2.7)
1–9 years education	430	(320 - 560)	33.6	(26.0 - 42.3)
10 years education	530	(400 - 680)	41.5	(33.3 - 49.8)
11–12 years education	220	(150 - 310)	17.3	(11.9 - 23.4)
13 years or more education	80	(40 - 150)	6.4	(3.1 - 11.5)
Total	1 280	(1 090 - 1 490)	100.0	

Continued . . .



TABLE 3.12 (continued): PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER FORCIBLY SEPARATED FROM THEIR NATURAL FAMILY BY A MISSION, THE GOVERNMENT OR WELFARE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Don't want to answer				
Did not attend school	20	(0 - 60)	4.2	(0.5 - 12.7)
1–9 years education	160	(90 - 270)	32.8	(19.5 - 48.0)
10 years education	190	(110 - 290)	37.7	(25.3 - 53.0)
11–12 years education	120	(40 - 290)	24.0	(7.8 - 45.4)
13 years or more education	10	(0 - 50)	1.3	(0.1 - 10.9)
Total	500	(340 - 690)	100.0	
Not Aboriginal				
Did not attend school	10	(0 - 100)	0.5	(0.0 - 4.5)
1–9 years education	340	(250 - 470)	16.0	(11.5 - 21.3)
10 years education	920	(760 - 1 100)	43.0	(36.8 - 49.2)
11–12 years education	650	(520 - 800)	30.6	(25.2 - 36.4)
13 years or more education	210	(130 - 310)	9.9	(6.4 - 14.2)
Total	2 130	(1 900 - 2 390)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.13: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER HAS EVER BEEN ARRESTED OR CHARGED WITH AN OFFENCE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Primary carer never arrested or charged				
Did not attend school	230	(150 - 320)	2.8	(1.9 - 3.9)
1–9 years education	1 620	(1 430 - 1 830)	20.3	(18.0 - 22.8)
10 years education	3 400	(3 130 - 3 660)	42.6	(39.8 - 45.5)
11–12 years education	2 120	(1 900 - 2 350)	26.6	(24.0 - 29.4)
13 years or more education	600	(450 - 780)	7.6	(5.7 - 9.7)
Total	7 960	(7 670 - 8 260)	100.0	
Primary carer arrested or charged				
Did not attend school	120	(70 - 170)	2.5	(1.5 - 3.7)
1–9 years education	1 200	(1 030 - 1 380)	26.0	(22.7 - 29.4)
10 years education	2 050	(1 850 - 2 260)	44.5	(40.9 - 48.1)
11–12 years education	1 070	(910 - 1 250)	23.2	(20.0 - 26.6)
13 years or more education	180	(120 - 250)	3.8	(2.6 - 5.5)
Total	4 600	(4 310 - 4 890)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.14: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER'S PARTNER/ SPOUSE HAS EVER BEEN ARRESTED OR CHARGED WITH AN OFFENCE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Partner/spouse never arrested or charged				
Did not attend school	130	(80 - 210)	3.7	(2.1 - 5.8)
1–9 years education	630	(510 - 770)	17.5	(14.1 - 21.2)
10 years education	1 720	(1 510 - 1 960)	47.6	(42.6 - 52.5)
11–12 years education	850	(690 - 1 030)	23.5	(19.3 - 27.9)
13 years or more education	280	(160 - 450)	7.7	(4.7 - 12.4)
Total	3 620	(3 340 - 3 920)	100.0	
Partner/spouse arrested or charged				
Did not attend school	70	(40 - 130)	1.7	(0.8 - 2.9)
1–9 years education	990	(850 - 1 160)	24.8	(21.4 - 28.3)
10 years education	1 650	(1 480 - 1 850)	41.2	(37.5 - 45.0)
11–12 years education	1 070	(920 - 1 240)	26.7	(23.2 - 30.4)
13 years or more education	220	(150 - 320)	5.5	(3.6 - 7.8)
Total	4 010	(3 740 - 4 300)	100.0	
No partner/spouse				
Did not attend school	140	(90 - 210)	2.8	(1.8 - 4.2)
1–9 years education	1 190	(1 020 - 1 370)	24.1	(20.9 - 27.3)
10 years education	2 060	(1 860 - 2 270)	41.8	(38.3 - 45.4)
11–12 years education	1 270	(1 100 - 1 440)	25.7	(22.6 - 28.9)
13 years or more education	280	(210 - 370)	5.6	(4.2 - 7.4)
Total	4 930	(4 650 - 5 210)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.15: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER OR PARTNER/SPOUSE HAS EVER BEEN ARRESTED OR CHARGED WITH AN OFFENCE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Neither primary carer or partner/spouse has been arrested				
Did not attend school	110	(60 - 180)	3.6	(1.8 - 5.9)
1–9 years education	470	(370 - 600)	16.0	(12.5 - 19.9)
10 years education	1 440	(1 250 - 1 650)	48.6	(43.0 - 54.0)
11–12 years education	710	(560 - 880)	23.9	(19.4 - 29.0)
13 years or more education	240	(130 - 420)	8.0	(4.3 - 13.3)
Total	2 970	(2 710 - 3 250)	100.0	
Primary carer but not partner/spouse has been arrested				
Did not attend school	30	(10 - 70)	4.3	(1.0 - 9.5)
1–9 years education	160	(100 - 240)	24.6	(15.6 - 35.8)
10 years education	280	(190 - 410)	43.3	(31.7 - 56.7)
11–12 years education	140	(70 - 240)	21.5	(12.1 - 34.2)
13 years or more education	40	(10 - 90)	6.3	(1.6 - 14.4)
Total	650	(500 - 810)	100.0	
Primary carer's partner/spouse only has been arrested				
Did not attend school	30	(10 - 90)	1.5	(0.3 - 4.0)
1–9 years education	510	(400 - 630)	23.1	(18.5 - 28.1)
10 years education	840	(700 - 990)	38.0	(32.9 - 43.2)
11–12 years education	650	(530 - 790)	29.3	(24.4 - 34.8)
13 years or more education	180	(120 - 260)	8.1	(5.3 - 11.8)
Total	2 200	(1 990 - 2 430)	100.0	
Both primary carer and partner/spouse have been arrested				
Did not attend school	40	(20 - 60)	2.0	(1.1 - 3.4)
1–9 years education	480	(380 - 610)	26.8	(21.9 - 32.3)
10 years education	820	(690 - 960)	45.2	(39.4 - 51.1)
11–12 years education	430	(330 - 540)	23.6	(18.7 - 28.8)
13 years or more education	40	(10 - 110)	2.4	(0.6 - 5.8)
Total	1 810	(1 610 - 2 020)	100.0	
Sole carer has been arrested				
Did not attend school	50	(20 - 100)	2.4	(1.0 - 4.9)
1–9 years education	550	(430 - 690)	25.8	(20.8 - 31.2)
10 years education	950	(810 - 1 090)	44.2	(39.0 - 49.8)
11–12 years education	500	(390 - 630)	23.4	(18.8 - 28.6)
13 years or more education	90	(60 - 130)	4.3	(3.0 - 5.9)
Total	2 140	(1 940 - 2 360)	100.0	
Sole carer has not been arrested				
Did not attend school	90	(50 - 140)	3.1	(1.9 - 5.2)
1–9 years education	630	(510 - 770)	22.8	(18.9 - 27.3)
10 years education	1 120	(950 - 1 290)	40.0	(35.3 - 44.9)
11–12 years education	760	(640 - 900)	27.4	(23.3 - 31.8)
13 years or more education	180	(120 - 270)	6.6	(4.4 - 9.6)
Total	2 790	(2 560 - 3 020)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.16: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER HAS A HEALTH CARE CARD FROM SOCIAL SECURITY

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No health care card				
Did not attend school	120	(50 - 230)	3.3	(1.4 - 6.2)
1–9 years education	610	(480 - 750)	17.0	(13.7 - 20.7)
10 years education	1 470	(1 290 - 1 670)	41.2	(36.8 - 45.8)
11–12 years education	940	(780 - 1 130)	26.4	(22.3 - 31.0)
13 years or more education	430	(320 - 580)	12.2	(9.1 - 15.9)
Total	3 570	(3 270 - 3 880)	100.0	
Has health care card				
Did not attend school	220	(160 - 300)	2.5	(1.8 - 3.3)
1–9 years education	2 210	(2 000 - 2 430)	24.6	(22.3 - 26.9)
10 years education	3 970	(3 700 - 4 250)	44.1	(41.5 - 46.8)
11–12 years education	2 250	(2 020 - 2 480)	25.0	(22.6 - 27.4)
13 years or more education	340	(230 - 490)	3.8	(2.5 - 5.4)
Total	8 990	(8 690 - 9 290)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.17: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOUSEHOLD COMPOSITION

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Two original parent family				
Did not attend school	50	(20 - 110)	1.1	(0.4 - 2.2)
1–9 years education	910	(760 - 1 080)	19.2	(16.1 - 22.5)
10 years education	2 170	(1 950 - 2 400)	46.0	(42.1 - 50.0)
11–12 years education	1 290	(1 110 - 1 510)	27.4	(23.7 - 31.2)
13 years or more education	290	(200 - 410)	6.2	(4.4 - 8.7)
Total	4 720	(4 410 - 5 030)	100.0	
Sole parent				
Did not attend school	90	(60 - 120)	1.8	(1.2 - 2.6)
1–9 years education	970	(830 - 1 140)	20.2	(17.4 - 23.3)
10 years education	2 110	(1 890 - 2 340)	44.1	(40.3 - 47.8)
11–12 years education	1 320	(1 160 - 1 500)	27.5	(24.4 - 30.8)
13 years or more education	300	(220 - 410)	6.3	(4.6 - 8.3)
Total	4 790	(4 500 - 5 090)	100.0	
Two parent step/blended family				
Did not attend school	80	(40 - 130)	3.7	(2.1 - 6.0)
1–9 years education	480	(380 - 580)	22.8	(18.8 - 27.4)
10 years education	910	(770 - 1 060)	43.3	(37.7 - 49.3)
11–12 years education	500	(400 - 610)	23.9	(19.7 - 28.7)
13 years or more education	130	(40 - 280)	6.3	(2.5 - 13.9)
Total	2 090	(1 870 - 2 330)	100.0	
Other (e.g. aunts/uncles, grandparents)				
Did not attend school	120	(60 - 230)	12.8	(5.9 - 22.4)
1–9 years education	460	(360 - 570)	48.4	(39.2 - 57.6)
10 years education	250	(170 - 350)	26.2	(18.6 - 35.2)
11–12 years education	70	(30 - 140)	7.5	(3.0 - 14.3)
13 years or more education	50	(20 - 90)	5.1	(2.4 - 9.0)
Total	950	(800 - 1 130)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.18: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY FAMILY FINANCIAL STRAIN

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Spending more money than we get				
Did not attend school	30	(10 - 60)	2.3	(1.1 - 4.8)
1–9 years education	400	(320 - 500)	33.1	(27.0 - 40.1)
10 years education	440	(330 - 570)	36.5	(29.0 - 44.9)
11–12 years education	270	(190 - 380)	22.8	(16.6 - 30.1)
13 years or more education	60	(20 - 120)	5.2	(2.0 - 9.8)
Total	1 200	(1 030 - 1 390)	100.0	
Have just enough to get through to next pay				
Did not attend school	160	(90 - 270)	2.9	(1.6 - 4.7)
1–9 years education	1 300	(1 140 - 1 480)	23.5	(20.8 - 26.5)
10 years education	2 510	(2 280 - 2 760)	45.5	(42.0 - 49.1)
11–12 years education	1 270	(1 110 - 1 450)	23.0	(20.2 - 26.0)
13 years or more education	280	(200 - 380)	5.1	(3.6 - 6.9)
Total	5 520	(5 220 - 5 830)	100.0	
Some money left over each week but spend it				
Did not attend school	50	(30 - 90)	2.9	(1.4 - 5.0)
1–9 years education	310	(200 - 440)	18.1	(12.6 - 25.5)
10 years education	780	(650 - 930)	46.2	(38.9 - 53.2)
11–12 years education	470	(340 - 650)	28.2	(21.4 - 36.4)
13 years or more education	80	(40 - 150)	4.6	(2.1 - 8.5)
Total	1 690	(1 460 - 1 930)	100.0	
Can save a bit now and again				
Did not attend school	100	(50 - 170)	2.7	(1.4 - 4.5)
1–9 years education	720	(590 - 860)	20.1	(16.8 - 23.8)
10 years education	1 440	(1 270 - 1 630)	40.2	(36.0 - 44.4)
11–12 years education	1 030	(880 - 1 190)	28.7	(25.1 - 32.7)
13 years or more education	300	(210 - 420)	8.4	(6.0 - 11.5)
Total	3 590	(3 330 - 3 850)	100.0	
Can save a lot				
Did not attend school	10	(0 - 10)	1.1	(0.3 - 2.8)
1–9 years education	100	(40 - 180)	16.7	(8.4 - 30.9)
10 years education	270	(200 - 360)	47.5	(34.3 - 60.9)
11–12 years education	140	(90 - 200)	24.3	(15.2 - 34.3)
13 years or more education	60	(10 - 260)	10.4	(1.5 - 36.4)
Total	570	(440 - 730)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.19: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY WHETHER PRIMARY CARER HAS SOMEONE TO YARN TO ABOUT PROBLEMS

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No-one to yarn to about problems				
Did not attend school	50	(30 - 90)	3.5	(1.8 - 6.0)
1–9 years education	560	(450 - 690)	36.1	(29.7 - 42.6)
10 years education	550	(430 - 700)	35.5	(29.0 - 42.2)
11–12 years education	330	(260 - 420)	21.4	(17.0 - 26.3)
13 years or more education	50	(10 - 130)	3.5	(0.9 - 7.9)
Total	1 550	(1 370 - 1 760)	100.0	
Has someone to yarn to about problems				
Did not attend school	290	(200 - 400)	2.6	(1.8 - 3.7)
1–9 years education	2 260	(2 040 - 2 480)	20.5	(18.6 - 22.6)
10 years education	4 890	(4 610 - 5 170)	44.4	(42.0 - 46.9)
11–12 years education	2 850	(2 610 - 3 110)	25.9	(23.7 - 28.2)
13 years or more education	720	(570 - 910)	6.6	(5.2 - 8.2)
Total	11 000	(10 800 - 11 200)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	

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TABLE 3.20: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOW OFTEN PRIMARY CARER AND PARTNER DO THINGS TOGETHER FOR ENJOYMENT

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
Did not attend school	20	(10 - 40)	4.9	(1.5 - 10.1)
1–9 years education	110	(60 - 180)	32.0	(18.0 - 49.8)
10 years education	140	(90 - 200)	38.8	(22.5 - 55.2)
11–12 years education	60	(30 - 110)	17.2	(7.6 - 30.8)
13 years or more education	30	(0 - 290)	7.1	(0.0 - 52.2)
Total	350	(240 - 490)	100.0	
Hardly ever				
Did not attend school	50	(20 - 100)	5.7	(2.6 - 11.3)
1–9 years education	170	(120 - 220)	19.1	(13.8 - 25.1)
10 years education	420	(310 - 550)	48.2	(38.4 - 58.0)
11–12 years education	170	(100 - 280)	19.4	(11.3 - 29.1)
13 years or more education	70	(30 - 110)	7.7	(3.9 - 12.7)
Total	870	(710 - 1 030)	100.0	
Once in a while				
Did not attend school	40	(10 - 90)	2.0	(0.5 - 5.0)
1–9 years education	480	(400 - 570)	25.9	(21.7 - 30.4)
10 years education	710	(580 - 870)	38.3	(32.4 - 44.6)
11–12 years education	530	(410 - 680)	28.6	(23.1 - 34.7)
13 years or more education	90	(60 - 140)	5.1	(3.1 - 7.6)
Total	1 860	(1 660 - 2 080)	100.0	
Quite often				
Did not attend school	50	(20 - 100)	2.2	(0.9 - 4.3)
1–9 years education	390	(290 - 520)	16.3	(12.2 - 21.1)
10 years education	1 130	(980 - 1 310)	46.6	(41.2 - 51.9)
11–12 years education	640	(530 - 760)	26.3	(22.0 - 30.8)
13 years or more education	210	(130 - 330)	8.6	(5.2 - 13.2)
Total	2 420	(2 190 - 2 660)	100.0	
Almost always				
Did not attend school	50	(10 - 100)	2.0	(0.6 - 4.5)
1–9 years education	510	(390 - 650)	22.3	(17.4 - 27.4)
10 years education	1 050	(890 - 1 230)	46.1	(40.2 - 52.3)
11–12 years education	560	(430 - 720)	24.7	(19.4 - 30.4)
13 years or more education	110	(60 - 220)	5.0	(2.5 - 9.3)
Total	2 290	(2 050 - 2 540)	100.0	
No partner				
Did not attend school	140	(90 - 210)	2.9	(1.8 - 4.2)
1–9 years education	1 150	(990 - 1 330)	24.1	(20.9 - 27.5)
10 years education	1 990	(1 790 - 2 200)	41.7	(38.1 - 45.3)
11–12 years education	1 220	(1 060 - 1 400)	25.6	(22.6 - 28.9)
13 years or more education	270	(200 - 360)	5.6	(4.2 - 7.4)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.21: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOW OFTEN PRIMARY CARER AND PARTNER/SPOUSE HAVE ARGUMENTS OR QUARREL

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
Did not attend school	60	(30 - 110)	12.1	(5.1 - 21.6)
1–9 years education	170	(120 - 250)	35.3	(24.2 - 49.4)
10 years education	160	(110 - 240)	32.6	(21.0 - 46.3)
11–12 years education	80	(10 - 240)	16.6	(4.0 - 45.6)
13 years or more education	20	(0 - 90)	3.5	(0.1 - 17.8)
Total	490	(360 - 660)	100.0	
Hardly ever				
Did not attend school	40	(10 - 100)	1.9	(0.4 - 5.1)
1–9 years education	390	(300 - 500)	20.1	(15.6 - 25.5)
10 years education	890	(750 - 1 050)	46.3	(40.0 - 52.8)
11–12 years education	520	(410 - 640)	26.9	(21.7 - 32.5)
13 years or more education	90	(20 - 260)	4.8	(0.9 - 12.5)
Total	1 920	(1 700 - 2 150)	100.0	
Once in a while				
Did not attend school	80	(40 - 140)	2.1	(1.0 - 3.5)
1–9 years education	790	(650 - 960)	21.3	(17.8 - 25.3)
10 years education	1 660	(1 450 - 1 870)	44.5	(40.0 - 48.8)
11–12 years education	910	(760 - 1 080)	24.4	(20.8 - 28.4)
13 years or more education	290	(190 - 410)	7.7	(5.1 - 10.8)
Total	3 730	(3 440 - 4 020)	100.0	
Quite often				
Did not attend school	20	(10 - 50)	1.7	(0.6 - 4.2)
1–9 years education	190	(130 - 260)	15.1	(10.6 - 20.2)
10 years education	590	(470 - 720)	47.0	(39.4 - 54.2)
11–12 years education	370	(280 - 470)	29.5	(23.6 - 36.2)
13 years or more education	80	(40 - 150)	6.6	(3.4 - 11.6)
Total	1 250	(1 090 - 1 430)	100.0	
Almost always				
Did not attend school	10	(0 - 50)	2.0	(0.1 - 12.9)
1–9 years education	120	(80 - 180)	30.3	(20.2 - 42.5)
10 years education	160	(110 - 240)	39.1	(26.1 - 51.8)
11–12 years education	90	(40 - 150)	21.5	(11.8 - 35.0)
13 years or more education	30	(20 - 40)	7.1	(4.2 - 10.8)
Total	410	(320 - 520)	100.0	
No partner/spouse				
Did not attend school	140	(90 - 210)	2.9	(1.8 - 4.2)
1–9 years education	1 150	(990 - 1 330)	24.1	(20.9 - 27.5)
10 years education	1 990	(1 790 - 2 200)	41.7	(38.1 - 45.3)
11–12 years education	1 220	(1 060 - 1 400)	25.6	(22.6 - 28.9)
13 years or more education	270	(200 - 360)	5.6	(4.2 - 7.4)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.22: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOUSING TENURE

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Owned				
Did not attend school	40	(20 - 70)	4.5	(2.7 - 7.3)
1–9 years education	210	(130 - 320)	22.8	(15.4 - 32.0)
10 years education	350	(250 - 470)	37.8	(28.5 - 46.9)
11–12 years education	210	(150 - 300)	23.0	(16.4 - 30.2)
13 years or more education	110	(60 - 200)	11.9	(6.3 - 21.0)
Total	920	(740 - 1 130)	100.0	
Being paid off				
Did not attend school	40	(10 - 100)	1.9	(0.4 - 5.3)
1–9 years education	210	(150 - 290)	11.0	(7.9 - 14.6)
10 years education	850	(690 - 1 030)	43.8	(37.5 - 50.5)
11–12 years education	590	(470 - 740)	30.7	(25.0 - 36.8)
13 years or more education	240	(170 - 340)	12.6	(8.8 - 17.1)
Total	1 940	(1 710 - 2 180)	100.0	
Total owned outright or being paid off				
Did not attend school	80	(40 - 140)	2.7	(1.4 - 4.8)
1–9 years education	420	(320 - 550)	14.8	(11.5 - 18.7)
10 years education	1 200	(1 010 - 1 400)	41.9	(36.5 - 47.1)
11–12 years education	810	(660 - 970)	28.2	(23.8 - 33.0)
13 years or more education	350	(260 - 470)	12.4	(9.2 - 16.3)
Total	2 850	(2 580 - 3 140)	100.0	
Rented				
Did not attend school	230	(160 - 340)	2.6	(1.7 - 3.7)
1–9 years education	2 240	(2 030 - 2 470)	24.5	(22.2 - 26.8)
10 years education	4 060	(3 790 - 4 340)	44.4	(41.8 - 47.0)
11–12 years education	2 220	(2 000 - 2 460)	24.3	(22.0 - 26.7)
13 years or more education	400	(270 - 550)	4.3	(3.0 - 6.1)
Total	9 160	(8 850 - 9 460)	100.0	
None of these				
Did not attend school	30	(10 - 50)	5.1	(2.0 - 9.7)
1–9 years education	150	(90 - 240)	27.8	(18.4 - 38.6)
10 years education	180	(110 - 280)	33.1	(22.4 - 45.7)
11–12 years education	160	(110 - 220)	28.7	(19.6 - 39.0)
13 years or more education	30	(0 - 110)	5.3	(0.7 - 18.7)
Total	550	(420 - 710)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.23: PRIMARY CARERS — HIGHEST LEVEL OF EDUCATION, BY HOUSEHOLD OCCUPANCY LEVEL

<i>Carer level of education</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Household occupancy level – Low				
Did not attend school	210	(150 - 290)	2.1	(1.4 - 2.9)
1–9 years education	2 090	(1 880 - 2 330)	20.8	(18.7 - 23.0)
10 years education	4 460	(4 180 - 4 750)	44.3	(41.8 - 46.9)
11–12 years education	2 570	(2 330 - 2 810)	25.5	(23.3 - 27.8)
13 years or more education	730	(600 - 890)	7.3	(6.0 - 8.8)
Total	10 100	(9 800 - 10 300)	100.0	
Household occupancy level – High				
Did not attend school	130	(80 - 210)	5.3	(3.1 - 8.1)
1–9 years education	720	(610 - 850)	28.9	(24.9 - 33.1)
10 years education	980	(820 - 1 150)	39.1	(34.3 - 44.2)
11–12 years education	620	(500 - 780)	24.9	(20.2 - 29.8)
13 years or more education	50	(0 - 280)	1.8	(0.1 - 10.9)
Total	2 500	(2 220 - 2 790)	100.0	
Total				
Did not attend school	340	(250 - 460)	2.7	(2.0 - 3.6)
1–9 years education	2 820	(2 580 - 3 070)	22.4	(20.5 - 24.4)
10 years education	5 440	(5 160 - 5 720)	43.3	(41.0 - 45.6)
11–12 years education	3 190	(2 940 - 3 450)	25.4	(23.4 - 27.5)
13 years or more education	780	(620 - 970)	6.2	(4.9 - 7.7)
Total	12 600	(12 500 - 12 600)	100.0	



PRIMARY CARER EVER BEEN IN PAID WORK

TABLE 3.24: PRIMARY CARERS — WHETHER WORKED LAST WEEK IN A JOB, BUSINESS OR FARM, BY WHETHER EVER IN PAID WORK

<i>Worked last week</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never in paid work				
No	0	(0 - 60)	0.0	(0.0 - 3.1)
Yes	0	(0 - 60)	0.0	(0.0 - 3.1)
Never worked in a paid job	1 760	(1 560 - 1 970)	100.0	(96.9 - 100.0)
Total	1 760	(1 560 - 1 970)	100.0	
Has been in paid work				
No	560	(420 - 730)	5.2	(3.9 - 6.7)
Yes	4 240	(3 940 - 4 540)	39.2	(36.6 - 41.9)
Not currently employed	6 010	(5 710 - 6 310)	55.6	(52.9 - 58.3)
Total	10 800	(10 600 - 11 000)	100.0	
Total				
No	560	(420 - 730)	4.4	(3.3 - 5.8)
Yes	4 240	(3 940 - 4 540)	33.7	(31.4 - 36.2)
Never worked in a paid job or not currently employed	7 770	(7 460 - 8 080)	61.8	(59.3 - 64.3)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.25: PRIMARY CARERS WHO HAD WORKED LAST WEEK — EMPLOYER TYPE, BY LEVEL OF RELATIVE ISOLATION (LORI)

<i>Employer type</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
LORI — None				
For an employer (excluding CDEP)	1 040	(870 - 1 230)	85.0	(77.4 - 90.4)
For a CDEP scheme	30	(10 - 50)	2.1	(0.9 - 4.4)
Own business	140	(80 - 240)	11.3	(5.8 - 18.3)
Family business (unpaid)	20	(10 - 40)	1.6	(0.6 - 3.3)
Total	1 230	(1 050 - 1 430)	100.0	
LORI — Low				
For an employer (excluding CDEP)	660	(520 - 820)	66.1	(55.8 - 74.7)
For a CDEP scheme	290	(210 - 390)	28.5	(20.7 - 37.3)
Own business	50	(10 - 170)	4.6	(0.6 - 15.8)
Family business (unpaid)	10	(0 - 20)	0.7	(0.2 - 1.7)
Total	1 000	(840 - 1 180)	100.0	
LORI — Moderate				
For an employer (excluding CDEP)	680	(540 - 850)	69.8	(62.3 - 76.7)
For a CDEP scheme	250	(170 - 340)	25.6	(19.1 - 33.6)
Own business	40	(20 - 90)	4.6	(1.9 - 9.3)
Family business (unpaid)	0	(0 - 60)	0.0	(0.0 - 5.5)
Total	980	(800 - 1 180)	100.0	
LORI — High				
For an employer (excluding CDEP)	160	(90 - 280)	32.7	(21.1 - 47.5)
For a CDEP scheme	330	(210 - 500)	66.1	(50.1 - 79.5)
Own business	10	(0 - 30)	1.3	(0.0 - 7.1)
Family business (unpaid)	0	(0 - 60)	0.0	(0.0 - 10.6)
Total	500	(320 - 730)	100.0	

Continued . . .



TABLE 3.25 (continued): PRIMARY CARERS WHO HAD WORKED LAST WEEK — EMPLOYER TYPE, BY LEVEL OF RELATIVE ISOLATION (LORI)

<i>Employer type</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
LORI — Extreme				
For an employer (excluding CDEP)	130	(90 - 190)	25.2	(17.1 - 35.6)
For a CDEP scheme	390	(250 - 580)	74.8	(64.4 - 82.9)
Own business	0	(0 - 60)	0.0	(0.0 - 10.0)
Family business (unpaid)	0	(0 - 60)	0.0	(0.0 - 10.0)
Total	520	(360 - 730)	100.0	
Western Australia				
For an employer (excluding CDEP)	2 690	(2 420 - 2 960)	63.5	(58.9 - 67.9)
For a CDEP scheme	1 280	(1 090 - 1 500)	30.3	(26.1 - 34.8)
Own business	240	(140 - 370)	5.6	(3.4 - 8.5)
Family business (unpaid)	30	(10 - 50)	0.6	(0.3 - 1.1)
Total	4 240	(3 940 - 4 540)	100.0	

TABLE 3.26: PRIMARY CARERS — EVER IN PAID WORK, BY LEVEL OF RELATIVE ISOLATION (LORI)

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
LORI — None				
No	710	(570 - 870)	15.7	(12.7 - 19.4)
Yes	3 800	(3 640 - 3 970)	84.3	(80.6 - 87.3)
Total	4 520	(4 430 - 4 600)	100.0	
LORI — Low				
No	450	(350 - 560)	14.4	(11.5 - 17.7)
Yes	2 690	(2 450 - 2 950)	85.6	(82.3 - 88.5)
Total	3 140	(2 880 - 3 420)	100.0	
LORI — Moderate				
No	310	(230 - 410)	11.5	(8.9 - 14.6)
Yes	2 380	(2 030 - 2 760)	88.5	(85.4 - 91.1)
Total	2 690	(2 300 - 3 110)	100.0	
LORI — High				
No	120	(60 - 200)	11.0	(6.2 - 17.3)
Yes	950	(670 - 1 340)	89.0	(82.7 - 93.8)
Total	1 070	(750 - 1 480)	100.0	
LORI — Extreme				
No	170	(110 - 240)	14.8	(10.9 - 19.9)
Yes	980	(710 - 1 340)	85.2	(80.1 - 89.1)
Total	1 150	(840 - 1 540)	100.0	
Western Australia				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.27: PRIMARY CARERS — EVER IN PAID WORK, BY SEX

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Males				
No	20	(10 - 30)	1.7	(0.8 - 3.0)
Yes	880	(730 - 1 060)	98.3	(97.0 - 99.2)
Total	900	(740 - 1 080)	100.0	
Females				
No	1 740	(1 550 - 1 960)	14.9	(13.3 - 16.7)
Yes	9 920	(9 700 - 10 200)	85.1	(83.3 - 86.7)
Total	11 700	(11 500 - 11 800)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.28: PRIMARY CARERS — EVER IN PAID WORK, BY AGE

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
19 years and under				
No	260	(200 - 320)	41.1	(32.8 - 49.2)
Yes	370	(290 - 450)	58.9	(50.8 - 67.2)
Total	620	(530 - 720)	100.0	
20–24 years				
No	400	(320 - 510)	22.3	(17.6 - 27.5)
Yes	1 410	(1 220 - 1 600)	77.7	(72.5 - 82.4)
Total	1 810	(1 610 - 2 020)	100.0	
25–29 years				
No	300	(230 - 390)	13.9	(10.5 - 17.8)
Yes	1 870	(1 660 - 2 090)	86.1	(82.2 - 89.5)
Total	2 170	(1 950 - 2 400)	100.0	
30–39 years				
No	420	(300 - 560)	9.0	(6.5 - 11.9)
Yes	4 220	(3 930 - 4 520)	91.0	(88.1 - 93.5)
Total	4 640	(4 340 - 4 940)	100.0	
40–49 years				
No	230	(160 - 310)	10.5	(7.5 - 14.0)
Yes	1 970	(1 740 - 2 220)	89.5	(86.0 - 92.5)
Total	2 200	(1 960 - 2 460)	100.0	
50 years and over				
No	150	(100 - 220)	13.5	(9.0 - 18.8)
Yes	970	(830 - 1 140)	86.5	(81.2 - 91.0)
Total	1 120	(970 - 1 290)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.29: PRIMARY CARERS — EVER IN PAID WORK, BY INDEX OF RELATIVE SOCIO-ECONOMIC DISADVANTAGE(a)

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Bottom 5%				
No	520	(400 - 650)	16.4	(13.1 - 19.9)
Yes	2 630	(2 230 - 3 070)	83.6	(80.1 - 86.9)
Total	3 150	(2 680 - 3 620)	100.0	
5%–10%				
No	270	(180 - 380)	16.7	(11.8 - 22.6)
Yes	1 340	(1 070 - 1 660)	83.3	(77.4 - 88.2)
Total	1 600	(1 300 - 1 970)	100.0	
10%–25%				
No	460	(360 - 580)	14.5	(11.8 - 17.7)
Yes	2 740	(2 360 - 3 130)	85.5	(82.3 - 88.2)
Total	3 200	(2 780 - 3 650)	100.0	
25%–50%				
No	360	(250 - 480)	11.2	(8.4 - 14.8)
Yes	2 830	(2 440 - 3 260)	88.8	(85.2 - 91.6)
Total	3 180	(2 750 - 3 640)	100.0	
Top 50%				
No	160	(90 - 270)	11.0	(6.1 - 16.9)
Yes	1 280	(960 - 1 630)	89.0	(82.3 - 93.4)
Total	1 430	(1 090 - 1 820)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

(a) See *Index of Relative Socio-economic Disadvantage* in the *Glossary*

TABLE 3.30: ABORIGINAL STUDENTS AGED 4–17 YEARS — PRIMARY CARER EVER IN PAID WORK, BY STUDENT'S ATTENDANCE AT SCHOOL

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
26 days or more				
No	1 570	(1 260 - 1 930)	16.0	(12.9 - 19.5)
Yes	8 050	(7 490 - 8 630)	82.4	(78.9 - 85.5)
Not stated	150	(90 - 230)	1.5	(0.9 - 2.4)
Total	9 760	(9 200 - 10 300)	100.0	
Less than 26 days				
No	790	(570 - 1 060)	8.1	(5.9 - 10.9)
Yes	8 940	(8 360 - 9 520)	91.0	(87.7 - 93.6)
Not stated	90	(0 - 410)	0.9	(0.0 - 4.1)
Total	9 830	(9 300 - 10 400)	100.0	
Total				
No	2 360	(1 960 - 2 810)	12.0	(10.0 - 14.3)
Yes	17 000	(16 500 - 17 400)	86.7	(84.3 - 88.9)
Not stated	240	(90 - 480)	1.2	(0.5 - 2.4)
Total	19 600	(19 500 - 19 600)	100.0	



TABLE 3.31: ABORIGINAL STUDENTS AGED 4–17 YEARS — PRIMARY CARER EVER IN PAID WORK, BY STUDENT'S OVERALL ACADEMIC PERFORMANCE

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Low academic performance				
No	1 720	(1 380 - 2 110)	15.2	(12.2 - 18.4)
Yes	9 400	(8 840 - 9 960)	83.4	(79.8 - 86.5)
Not stated	150	(40 - 420)	1.3	(0.4 - 3.7)
Total	11 300	(10 700 - 11 800)	100.0	
Average or above average academic performance				
No	640	(490 - 830)	7.7	(5.9 - 10.0)
Yes	7 590	(7 060 - 8 140)	91.2	(88.7 - 93.2)
Not stated	90	(30 - 230)	1.1	(0.4 - 2.7)
Total	8 330	(7 790 - 8 870)	100.0	
Total				
No	2 360	(1 960 - 2 810)	12.0	(10.0 - 14.3)
Yes	17 000	(16 500 - 17 400)	86.7	(84.3 - 88.9)
Not stated	240	(90 - 480)	1.2	(0.5 - 2.4)
Total	19 600	(19 500 - 19 600)	100.0	

TABLE 3.32: PRIMARY CARERS — EVER IN PAID WORK, BY AGE OF YOUNGEST CHILD IN THE HOUSEHOLD

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
0–5 years				
No	1 240	(1 080 - 1 420)	16.5	(14.4 - 18.6)
Yes	6 290	(5 980 - 6 600)	83.5	(81.4 - 85.6)
Total	7 530	(7 210 - 7 850)	100.0	
6–17 years				
No	520	(400 - 660)	10.3	(8.0 - 13.0)
Yes	4 510	(4 200 - 4 830)	89.7	(87.0 - 92.0)
Total	5 030	(4 710 - 5 350)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.33: PRIMARY CARERS — LABOUR FORCE STATUS, BY AGE OF YOUNGEST CHILD IN THE HOUSEHOLD

<i>Looking for work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
0–5 years				
Not in labour force	4 130	(3 850 - 4 420)	54.8	(51.6 - 58.1)
Unemployed	1 040	(880 - 1 210)	13.8	(11.8 - 15.9)
Employed	2 370	(2 110 - 2 640)	31.4	(28.3 - 34.6)
Total	7 530	(7 210 - 7 850)	100.0	
6–17 years				
Not in labour force	1 850	(1 640 - 2 080)	36.8	(33.1 - 40.6)
Unemployed	740	(600 - 890)	14.7	(12.2 - 17.5)
Employed	2 440	(2 200 - 2 690)	48.5	(44.7 - 52.2)
Total	5 030	(4 710 - 5 350)	100.0	
Total				
Not in labour force	5 980	(5 680 - 6 290)	47.6	(45.2 - 50.0)
Unemployed	1 780	(1 580 - 1 990)	14.1	(12.5 - 15.8)
Employed	4 800	(4 500 - 5 120)	38.2	(35.8 - 40.7)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.34: PRIMARY CARERS — EVER IN PAID WORK, BY AGE OF OLDEST CHILD IN THE HOUSEHOLD

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
0–5 years				
No	400	(310 - 510)	15.5	(12.2 - 19.2)
Yes	2 200	(1 980 - 2 430)	84.5	(80.8 - 87.8)
Total	2 610	(2 370 - 2 850)	100.0	
6–17 years				
No	1 360	(1 180 - 1 550)	13.6	(11.9 - 15.6)
Yes	8 600	(8 330 - 8 870)	86.4	(84.4 - 88.1)
Total	9 960	(9 700 - 10 200)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.35: PRIMARY CARERS — LABOUR FORCE STATUS, BY AGE OF OLDEST CHILD IN THE HOUSEHOLD

<i>Looking for work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
0–5 years				
Not in labour force	1 480	(1 310 - 1 680)	56.9	(51.8 - 61.8)
Unemployed	490	(380 - 610)	18.7	(15.0 - 22.9)
Employed	630	(520 - 780)	24.3	(20.2 - 28.8)
Total	2 610	(2 370 - 2 850)	100.0	
6–17 years				
Not in labour force	4 500	(4 200 - 4 810)	45.2	(42.4 - 48.0)
Unemployed	1 290	(1 120 - 1 480)	12.9	(11.2 - 14.8)
Employed	4 170	(3 880 - 4 470)	41.9	(39.0 - 44.7)
Total	9 960	(9 700 - 10 200)	100.0	
Total				
Not in labour force	5 980	(5 680 - 6 290)	47.6	(45.2 - 50.0)
Unemployed	1 780	(1 580 - 1 990)	14.1	(12.5 - 15.8)
Employed	4 800	(4 500 - 5 120)	38.2	(35.8 - 40.7)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.36: PRIMARY CARERS — EVER IN PAID WORK, BY HIGHEST LEVEL OF EDUCATION

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Did not attend school				
No	80	(40 - 150)	22.8	(11.4 - 40.2)
Yes	260	(190 - 370)	77.2	(59.8 - 88.6)
Total	340	(250 - 460)	100.0	
1–9 years education				
No	640	(530 - 760)	22.6	(19.1 - 26.6)
Yes	2 180	(1 960 - 2 410)	77.4	(73.4 - 80.9)
Total	2 820	(2 580 - 3 070)	100.0	
10 years education				
No	770	(640 - 920)	14.2	(11.9 - 16.8)
Yes	4 670	(4 390 - 4 950)	85.8	(83.2 - 88.1)
Total	5 440	(5 160 - 5 720)	100.0	

Continued...



TABLE 3.36 (continued): PRIMARY CARERS — EVER IN PAID WORK, BY HIGHEST LEVEL OF EDUCATION

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
11–12 years education				
No	260	(180 - 350)	8.0	(5.6 - 10.9)
Yes	2 930	(2 690 - 3 190)	92.0	(89.1 - 94.4)
Total	3 190	(2 940 - 3 450)	100.0	
13 years or more education				
No	20	(0 - 40)	2.3	(0.6 - 5.5)
Yes	760	(600 - 950)	97.7	(94.5 - 99.4)
Total	780	(620 - 970)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.37: PRIMARY CARERS — EVER IN PAID WORK, BY WHETHER THE PRIMARY CARER HAD ANY MEDICAL CONDITIONS LASTING SIX MONTHS OR MORE

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No medical condition				
No	1 170	(1 010 - 1 350)	14.7	(12.7 - 16.9)
Yes	6 770	(6 460 - 7 080)	85.3	(83.1 - 87.3)
Total	7 940	(7 640 - 8 230)	100.0	
Medical condition – not limiting				
No	250	(180 - 340)	9.1	(6.6 - 12.2)
Yes	2 450	(2 220 - 2 690)	90.9	(87.8 - 93.4)
Total	2 690	(2 460 - 2 940)	100.0	
Medical condition – limiting				
No	340	(250 - 440)	17.7	(13.5 - 22.5)
Yes	1 590	(1 400 - 1 800)	82.3	(77.5 - 86.5)
Total	1 930	(1 720 - 2 150)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.38: PRIMARY CARERS — EVER IN PAID WORK, BY WHETHER PRIMARY CARER RECEIVES A PARENTING PAYMENT FROM SOCIAL SECURITY

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Does not receive a Parenting Payment				
No	530	(410 - 670)	9.7	(7.6 - 12.1)
Yes	4 880	(4 580 - 5 190)	90.3	(87.9 - 92.4)
Total	5 410	(5 100 - 5 730)	100.0	
Receives a Parenting Payment				
No	1 230	(1 070 - 1 410)	17.2	(15.1 - 19.6)
Yes	5 920	(5 620 - 6 230)	82.8	(80.4 - 84.9)
Total	7 150	(6 840 - 7 460)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.39: PRIMARY CARERS — EVER IN PAID WORK, BY IMPORTANCE OF RELIGION

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Not at all/None				
No	330	(250 - 420)	19.3	(14.8 - 24.7)
Yes	1 360	(1 150 - 1 590)	80.7	(75.3 - 85.2)
Total	1 680	(1 460 - 1 920)	100.0	
A little				
No	170	(110 - 240)	9.7	(6.4 - 13.8)
Yes	1 550	(1 360 - 1 750)	90.3	(86.2 - 93.6)
Total	1 720	(1 520 - 1 930)	100.0	
Some				
No	460	(360 - 570)	19.4	(15.6 - 23.8)
Yes	1 890	(1 690 - 2 110)	80.6	(76.2 - 84.4)
Total	2 350	(2 130 - 2 580)	100.0	
None/A little/Some				
No	950	(810 - 1 100)	16.5	(14.2 - 19.1)
Yes	4 800	(4 510 - 5 100)	83.5	(80.9 - 85.8)
Total	5 750	(5 450 - 6 050)	100.0	
Quite a lot				
No	280	(200 - 390)	13.2	(9.5 - 17.6)
Yes	1 860	(1 670 - 2 060)	86.8	(82.4 - 90.5)
Total	2 140	(1 930 - 2 370)	100.0	
Very much				
No	530	(420 - 660)	11.3	(9.1 - 14.0)
Yes	4 140	(3 870 - 4 420)	88.7	(86.0 - 90.9)
Total	4 670	(4 390 - 4 960)	100.0	
Quite a lot/very much				
No	810	(670 - 980)	11.9	(9.9 - 14.1)
Yes	6 000	(5 710 - 6 290)	88.1	(85.9 - 90.1)
Total	6 810	(6 510 - 7 110)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.40: PRIMARY CARERS — EVER IN PAID WORK, BY HOW OFTEN PRIMARY CARER AND PARTNER/SPOUSE HAVE ARGUMENTS OR QUARREL

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
No	140	(90 - 210)	28.5	(17.8 - 42.1)
Yes	350	(240 - 510)	71.5	(57.9 - 82.2)
Total	490	(360 - 660)	100.0	
Hardly ever				
No	210	(160 - 270)	11.0	(8.2 - 14.1)
Yes	1 710	(1 500 - 1 940)	89.0	(85.9 - 91.8)
Total	1 920	(1 700 - 2 150)	100.0	
Once in a while				
No	510	(390 - 660)	13.6	(10.5 - 17.2)
Yes	3 220	(2 950 - 3 500)	86.4	(82.8 - 89.5)
Total	3 730	(3 440 - 4 020)	100.0	

Continued . . .



TABLE 3.40 (continued): PRIMARY CARERS — EVER IN PAID WORK, BY HOW OFTEN PRIMARY CARER AND PARTNER/SPOUSE HAVE ARGUMENTS OR QUARREL

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Quite often				
No	130	(70 - 210)	10.5	(5.8 - 16.3)
Yes	1 120	(960 - 1 290)	89.5	(83.7 - 94.2)
Total	1 250	(1 090 - 1 430)	100.0	
Almost always				
No	70	(30 - 150)	18.3	(8.2 - 32.7)
Yes	330	(250 - 430)	81.7	(67.3 - 91.8)
Total	410	(320 - 520)	100.0	
No partner/spouse				
No	700	(590 - 820)	14.6	(12.3 - 17.0)
Yes	4 070	(3 820 - 4 350)	85.4	(83.0 - 87.7)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.41: PRIMARY CARERS — EVER WORKED IN A JOB WHERE THEY GOT PAID, BY HOW OFTEN PRIMARY CARER AND PARTNER/SPOUSE HAVE ARGUMENTS THAT END UP WITH PEOPLE PUSHING, HITTING OR SHOVING

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
No	650	(520 - 790)	11.7	(9.5 - 14.1)
Yes	4 890	(4 590 - 5 180)	88.3	(85.9 - 90.5)
Total	5 530	(5 240 - 5 830)	100.0	
Hardly ever				
No	250	(170 - 340)	19.5	(14.3 - 26.1)
Yes	1 020	(860 - 1 200)	80.5	(73.9 - 85.7)
Total	1 270	(1 090 - 1 460)	100.0	
Once in a while				
No	100	(50 - 190)	14.8	(7.8 - 25.4)
Yes	600	(480 - 740)	85.2	(74.6 - 92.2)
Total	700	(570 - 850)	100.0	
Quite often				
No	60	(30 - 110)	31.7	(16.5 - 54.0)
Yes	130	(80 - 200)	68.3	(46.0 - 83.5)
Total	190	(130 - 270)	100.0	
Almost always				
No	10	(0 - 30)	8.0	(1.0 - 26.0)
Yes	90	(50 - 160)	92.0	(74.0 - 99.0)
Total	100	(60 - 160)	100.0	
No partner/spouse				
No	700	(590 - 820)	14.6	(12.3 - 17.0)
Yes	4 070	(3 820 - 4 350)	85.4	(83.0 - 87.7)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.42: PRIMARY CARERS — EVER IN PAID WORK, BY HOUSING TENURE

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Owned				
No	80	(40 - 160)	8.6	(4.2 - 16.4)
Yes	840	(670 - 1 040)	91.4	(83.6 - 95.8)
Total	920	(740 - 1 130)	100.0	
Being paid off				
No	90	(60 - 140)	4.9	(3.1 - 7.2)
Yes	1 840	(1 610 - 2 080)	95.1	(92.9 - 96.9)
Total	1 940	(1 710 - 2 180)	100.0	
Total owned outright or being paid off				
No	170	(110 - 250)	6.1	(4.1 - 8.8)
Yes	2 680	(2 410 - 2 960)	93.9	(91.2 - 95.9)
Total	2 850	(2 580 - 3 140)	100.0	
Rented				
No	1 490	(1 300 - 1 690)	16.3	(14.2 - 18.4)
Yes	7 670	(7 350 - 7 980)	83.7	(81.6 - 85.8)
Total	9 160	(8 850 - 9 460)	100.0	
None of these				
No	90	(60 - 140)	17.2	(11.0 - 24.3)
Yes	460	(340 - 600)	82.8	(75.7 - 89.0)
Total	550	(420 - 710)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.43: PRIMARY CARERS — EVER IN PAID WORK, BY HOUSEHOLD OCCUPANCY LEVEL

<i>Ever in paid work</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Household occupancy level – Low				
No	1 260	(1 090 - 1 440)	12.5	(10.9 - 14.3)
Yes	8 810	(8 490 - 9 120)	87.5	(85.7 - 89.1)
Total	10 100	(9 800 - 10 300)	100.0	
Household occupancy level – High				
No	500	(390 - 630)	20.1	(16.2 - 24.4)
Yes	2 000	(1 760 - 2 250)	79.9	(75.6 - 83.8)
Total	2 500	(2 220 - 2 790)	100.0	
Total				
No	1 760	(1 560 - 1 970)	14.0	(12.4 - 15.7)
Yes	10 800	(10 600 - 11 000)	86.0	(84.3 - 87.6)
Total	12 600	(12 500 - 12 600)	100.0	



FAMILY FINANCIAL STRAIN

TABLE 3.44 PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY LEVEL OF RELATIVE ISOLATION (LORI)

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
LORI — None				
Spending more money than we get	530	(420 - 670)	11.8	(9.2 - 14.8)
Have just enough to get through to next pay	2 010	(1 810 - 2 220)	44.5	(40.2 - 49.0)
Some money left over each week but spend it	550	(420 - 710)	12.2	(9.3 - 15.7)
Can save a bit now and again	1 240	(1 080 - 1 430)	27.5	(23.8 - 31.5)
Can save a lot	180	(110 - 280)	3.9	(2.4 - 6.3)
Total	4 520	(4 430 - 4 600)	100.0	
LORI — Low				
Spending more money than we get	270	(200 - 370)	8.7	(6.4 - 11.5)
Have just enough to get through to next pay	1 510	(1 320 - 1 720)	48.2	(43.4 - 53.0)
Some money left over each week but spend it	470	(360 - 610)	15.1	(11.6 - 19.1)
Can save a bit now and again	820	(670 - 1 000)	26.1	(21.8 - 31.0)
Can save a lot	60	(30 - 100)	1.9	(1.0 - 3.3)
Total	3 140	(2 880 - 3 420)	100.0	
LORI — Moderate				
Spending more money than we get	210	(140 - 290)	7.7	(5.3 - 10.5)
Have just enough to get through to next pay	1 060	(880 - 1 270)	39.5	(35.7 - 43.4)
Some money left over each week but spend it	420	(320 - 530)	15.6	(12.7 - 18.7)
Can save a bit now and again	830	(700 - 990)	31.0	(27.9 - 34.1)
Can save a lot	170	(110 - 240)	6.2	(4.3 - 8.4)
Total	2 690	(2 300 - 3 110)	100.0	
LORI — High				
Spending more money than we get	70	(30 - 140)	6.9	(3.3 - 12.9)
Have just enough to get through to next pay	510	(330 - 730)	47.6	(36.5 - 58.1)
Some money left over each week but spend it	130	(30 - 290)	12.0	(3.9 - 25.1)
Can save a bit now and again	300	(200 - 430)	27.8	(21.5 - 34.8)
Can save a lot	60	(30 - 120)	5.8	(3.0 - 10.5)
Total	1 070	(750 - 1 480)	100.0	
LORI — Extreme				
Spending more money than we get	110	(60 - 190)	9.8	(5.3 - 15.6)
Have just enough to get through to next pay	420	(290 - 610)	36.8	(28.6 - 45.6)
Some money left over each week but spend it	110	(60 - 210)	9.7	(4.7 - 16.8)
Can save a bit now and again	400	(280 - 550)	34.5	(27.8 - 41.8)
Can save a lot	110	(30 - 250)	9.2	(3.8 - 20.5)
Total	1 150	(840 - 1 540)	100.0	
Western Australia				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.45: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY SEX

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Males				
Spending more money than we get	130	(70 - 200)	14.3	(8.3 - 22.0)
Have just enough to get through to next pay	380	(280 - 490)	42.0	(33.3 - 51.8)
Some money left over each week but spend it	160	(110 - 240)	18.3	(12.3 - 25.9)
Can save a bit now and again	200	(120 - 310)	21.8	(13.7 - 32.0)
Can save a lot	30	(10 - 90)	3.6	(0.7 - 9.9)
Total	900	(740 - 1 080)	100.0	
Females				
Spending more money than we get	1 070	(910 - 1 240)	9.2	(7.8 - 10.7)
Have just enough to get through to next pay	5 140	(4 840 - 5 450)	44.1	(41.6 - 46.6)
Some money left over each week but spend it	1 520	(1 310 - 1 760)	13.0	(11.1 - 15.0)
Can save a bit now and again	3 390	(3 140 - 3 650)	29.1	(26.9 - 31.3)
Can save a lot	540	(410 - 690)	4.6	(3.5 - 5.9)
Total	11 700	(11 500 - 11 800)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

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TABLE 3.46: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY CARER AGE

<i>Family's money situation</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
19 years and under				
Spending more money than we get	50	(30 - 80)	7.8	(4.6 - 12.1)
Have just enough to get through to next pay	210	(160 - 270)	34.0	(26.5 - 41.6)
Some money left over each week but spend it	70	(40 - 110)	11.5	(7.0 - 18.1)
Can save a bit now and again	260	(200 - 340)	42.1	(34.1 - 49.9)
Can save a lot	30	(10 - 60)	4.7	(2.0 - 9.9)
Total	620	(530 - 720)	100.0	
20–24 years				
Spending more money than we get	140	(80 - 220)	7.6	(4.3 - 12.2)
Have just enough to get through to next pay	810	(690 - 940)	44.6	(38.2 - 50.8)
Some money left over each week but spend it	310	(210 - 430)	17.1	(12.3 - 23.0)
Can save a bit now and again	480	(380 - 590)	26.4	(21.4 - 32.1)
Can save a lot	80	(20 - 240)	4.3	(0.9 - 12.4)
Total	1 810	(1 610 - 2 020)	100.0	
25–29 years				
Spending more money than we get	200	(130 - 280)	9.0	(6.1 - 12.6)
Have just enough to get through to next pay	830	(700 - 980)	38.3	(32.9 - 43.7)
Some money left over each week but spend it	280	(190 - 400)	12.9	(8.9 - 17.9)
Can save a bit now and again	730	(610 - 870)	33.8	(28.9 - 39.2)
Can save a lot	130	(80 - 200)	6.0	(3.7 - 9.2)
Total	2 170	(1 950 - 2 400)	100.0	
30–39 years				
Spending more money than we get	450	(360 - 580)	9.8	(7.7 - 12.3)
Have just enough to get through to next pay	2 070	(1 830 - 2 320)	44.6	(40.5 - 48.9)
Some money left over each week but spend it	580	(460 - 740)	12.6	(10.0 - 15.8)
Can save a bit now and again	1 300	(1 120 - 1 500)	28.1	(24.5 - 31.8)
Can save a lot	230	(160 - 310)	4.9	(3.4 - 6.6)
Total	4 640	(4 340 - 4 940)	100.0	
40–49 years				
Spending more money than we get	220	(140 - 320)	9.8	(6.6 - 14.4)
Have just enough to get through to next pay	1 060	(910 - 1 220)	48.1	(42.2 - 53.8)
Some money left over each week but spend it	300	(200 - 430)	13.6	(9.6 - 19.0)
Can save a bit now and again	540	(420 - 680)	24.6	(19.6 - 30.2)
Can save a lot	90	(40 - 140)	3.9	(2.0 - 6.6)
Total	2 200	(1 960 - 2 460)	100.0	
50 years and over				
Spending more money than we get	150	(90 - 210)	12.9	(8.5 - 18.8)
Have just enough to get through to next pay	550	(440 - 680)	48.6	(41.2 - 56.6)
Some money left over each week but spend it	140	(90 - 210)	12.7	(8.4 - 18.4)
Can save a bit now and again	270	(200 - 340)	23.8	(18.4 - 30.0)
Can save a lot	20	(0 - 140)	2.0	(0.1 - 12.0)
Total	1 120	(970 - 1 290)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.47: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY INDEX OF RELATIVE SOCIO-ECONOMIC DISADVANTAGE(a)

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Bottom 5% (most disadvantaged)				
Spending more money than we get	320	(230 - 430)	10.2	(7.6 - 13.6)
Have just enough to get through to next pay	1 440	(1 180 - 1 710)	45.7	(40.7 - 50.8)
Some money left over each week but spend it	330	(220 - 480)	10.5	(7.1 - 14.6)
Can save a bit now and again	910	(740 - 1 090)	28.8	(25.0 - 32.9)
Can save a lot	150	(60 - 280)	4.8	(2.2 - 9.0)
Total	3 150	(2 680 - 3 620)	100.0	
5%–10%				
Spending more money than we get	140	(80 - 210)	8.6	(5.4 - 12.9)
Have just enough to get through to next pay	720	(550 - 910)	44.9	(38.3 - 51.8)
Some money left over each week but spend it	290	(170 - 460)	18.0	(11.6 - 25.8)
Can save a bit now and again	410	(320 - 510)	25.3	(21.3 - 29.8)
Can save a lot	50	(30 - 90)	3.1	(1.8 - 5.2)
Total	1 600	(1 300 - 1 970)	100.0	
10%–25%				
Spending more money than we get	240	(180 - 320)	7.6	(5.8 - 9.9)
Have just enough to get through to next pay	1 420	(1 190 - 1 680)	44.5	(39.8 - 49.4)
Some money left over each week but spend it	530	(400 - 690)	16.5	(12.9 - 20.4)
Can save a bit now and again	870	(710 - 1 040)	27.2	(23.8 - 30.9)
Can save a lot	140	(90 - 200)	4.3	(2.9 - 5.9)
Total	3 200	(2 780 - 3 650)	100.0	
25%–50%				
Spending more money than we get	370	(270 - 490)	11.5	(8.7 - 14.9)
Have just enough to get through to next pay	1 350	(1 120 - 1 600)	42.3	(37.8 - 47.1)
Some money left over each week but spend it	370	(270 - 500)	11.6	(8.7 - 15.1)
Can save a bit now and again	960	(770 - 1 170)	30.1	(25.6 - 34.7)
Can save a lot	140	(80 - 240)	4.4	(2.5 - 7.5)
Total	3 180	(2 750 - 3 640)	100.0	
Top 50% (least disadvantaged)				
Spending more money than we get	130	(60 - 260)	9.1	(4.7 - 17.0)
Have just enough to get through to next pay	590	(430 - 800)	41.4	(33.5 - 49.7)
Some money left over each week but spend it	170	(100 - 250)	11.6	(7.6 - 17.1)
Can save a bit now and again	450	(290 - 650)	31.3	(22.9 - 40.2)
Can save a lot	90	(50 - 170)	6.5	(3.4 - 10.6)
Total	1 430	(1 090 - 1 820)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

 (a) See *Index of Relative Socio-economic Disadvantage* in the Glossary


TABLE 3.48: ABORIGINAL CHILDREN AGED 0–17 YEARS — FAMILY FINANCIAL STRAIN, BY WHETHER CHILD HAS EVER HAD A RECURRING GASTROINTESTINAL INFECTION

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No recurring gastrointestinal infection				
Spending more money than we get	2 360	(1 980 - 2 790)	8.4	(7.0 - 9.9)
Just enough money until pay day	12 600	(11 900 - 13 300)	44.7	(42.2 - 47.2)
Some money left over each week but we spend it	3 820	(3 320 - 4 380)	13.6	(11.8 - 15.5)
We can save a bit every now and again	7 300	(6 690 - 7 920)	25.9	(23.8 - 28.1)
We can save a lot	1 340	(1 020 - 1 730)	4.8	(3.6 - 6.1)
Not stated	740	(560 - 990)	2.6	(2.0 - 3.5)
Total	28 100	(27 800 - 28 400)	100.0	
Recurring gastrointestinal infection				
Spending more money than we get	280	(180 - 420)	16.5	(11.0 - 24.1)
Just enough money until pay day	690	(520 - 890)	41.2	(32.9 - 49.5)
Some money left over each week but we spend it	190	(90 - 340)	11.2	(5.5 - 19.5)
We can save a bit every now and again	380	(280 - 510)	22.7	(16.7 - 29.1)
We can save a lot	80	(40 - 120)	4.6	(2.7 - 7.6)
Not stated	60	(30 - 120)	3.7	(1.7 - 7.5)
Total	1 670	(1 410 - 1 970)	100.0	
Total				
Spending more money than we get	2 630	(2 230 - 3 090)	8.8	(7.5 - 10.3)
Just enough money until pay day	13 300	(12 600 - 14 000)	44.5	(42.1 - 46.9)
Some money left over each week but we spend it	4 010	(3 490 - 4 570)	13.5	(11.7 - 15.3)
We can save a bit every now and again	7 680	(7 070 - 8 330)	25.8	(23.7 - 27.9)
We can save a lot	1 420	(1 100 - 1 820)	4.8	(3.7 - 6.1)
Not stated	810	(590 - 1 050)	2.7	(2.0 - 3.5)
Total	29 800	(29 800 - 29 800)	100.0	

TABLE 3.49: ABORIGINAL CHILDREN AGED 0–17 YEARS — FAMILY FINANCIAL STRAIN, BY WHETHER THE CHILD HAS TROUBLE GETTING ENOUGH SLEEP

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No trouble getting enough sleep				
Spending more money than we get	2 230	(1 860 - 2 630)	8.2	(6.9 - 9.7)
Just enough money until pay day	12 000	(11 300 - 12 700)	44.4	(41.9 - 46.8)
Some money left over each week but we spend it	3 650	(3 170 - 4 160)	13.5	(11.7 - 15.4)
We can save a bit every now and again	7 090	(6 500 - 7 710)	26.2	(24.1 - 28.5)
We can save a lot	1 310	(1 020 - 1 670)	4.9	(3.8 - 6.1)
Not stated	770	(570 - 1 020)	2.8	(2.1 - 3.8)
Total	27 000	(26 600 - 27 400)	100.0	
Trouble getting enough sleep				
Spending more money than we get	410	(280 - 570)	14.6	(10.1 - 20.0)
Just enough money until pay day	1 280	(1 000 - 1 600)	45.9	(38.3 - 53.7)
Some money left over each week but we spend it	360	(210 - 550)	13.1	(8.3 - 19.8)
We can save a bit every now and again	590	(450 - 780)	21.2	(15.9 - 27.1)
We can save a lot	100	(40 - 220)	3.7	(1.4 - 7.8)
Not stated	40	(20 - 80)	1.5	(0.6 - 2.9)
Total	2 780	(2 400 - 3 190)	100.0	
Total				
Spending more money than we get	2 630	(2 230 - 3 090)	8.8	(7.5 - 10.3)
Just enough money until pay day	13 300	(12 600 - 14 000)	44.5	(42.1 - 46.9)
Some money left over each week but we spend it	4 010	(3 490 - 4 570)	13.5	(11.7 - 15.3)
We can save a bit every now and again	7 680	(7 070 - 8 330)	25.8	(23.7 - 27.9)
We can save a lot	1 420	(1 100 - 1 820)	4.8	(3.7 - 6.1)
Not stated	810	(590 - 1 050)	2.7	(2.0 - 3.5)
Total	29 800	(29 800 - 29 800)	100.0	



TABLE 3.50: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY HIGHEST LEVEL OF EDUCATION

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Did not attend school				
Spending more money than we get	30	(10 - 60)	8.3	(3.4 - 16.4)
Have just enough to get through to next pay	160	(90 - 270)	47.4	(31.9 - 65.6)
Some money left over each week but spend it	50	(30 - 90)	14.4	(6.9 - 25.8)
Can save a bit now and again	100	(50 - 170)	28.1	(15.0 - 44.9)
Can save a lot	10	(0 - 10)	1.9	(0.5 - 4.9)
Total	340	(250 - 460)	100.0	
1–9 years education				
Spending more money than we get	400	(320 - 500)	14.1	(11.2 - 17.4)
Have just enough to get through to next pay	1 300	(1 140 - 1 480)	46.1	(41.2 - 51.0)
Some money left over each week but spend it	310	(200 - 440)	10.8	(7.2 - 15.3)
Can save a bit now and again	720	(590 - 860)	25.6	(21.7 - 30.0)
Can save a lot	100	(40 - 180)	3.4	(1.6 - 6.6)
Total	2 820	(2 580 - 3 070)	100.0	
10 years education				
Spending more money than we get	440	(330 - 570)	8.0	(6.1 - 10.2)
Have just enough to get through to next pay	2 510	(2 280 - 2 760)	46.2	(42.6 - 49.8)
Some money left over each week but spend it	780	(650 - 930)	14.3	(11.9 - 17.1)
Can save a bit now and again	1 440	(1 270 - 1 630)	26.5	(23.5 - 29.7)
Can save a lot	270	(200 - 360)	5.0	(3.7 - 6.6)
Total	5 440	(5 160 - 5 720)	100.0	
11–12 years education				
Spending more money than we get	270	(190 - 380)	8.6	(6.0 - 11.7)
Have just enough to get through to next pay	1 270	(1 110 - 1 450)	39.9	(35.3 - 44.6)
Some money left over each week but spend it	470	(340 - 650)	14.9	(11.0 - 19.9)
Can save a bit now and again	1 030	(880 - 1 190)	32.3	(28.2 - 36.8)
Can save a lot	140	(90 - 200)	4.4	(2.9 - 6.3)
Total	3 190	(2 940 - 3 450)	100.0	
13 years or more education				
Spending more money than we get	60	(20 - 120)	7.9	(3.2 - 15.4)
Have just enough to get through to next pay	280	(200 - 380)	35.8	(26.0 - 47.1)
Some money left over each week but spend it	80	(40 - 150)	10.0	(4.8 - 18.5)
Can save a bit now and again	300	(210 - 420)	38.6	(28.1 - 50.3)
Can save a lot	60	(10 - 260)	7.7	(1.1 - 29.2)
Total	780	(620 - 970)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.51: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY EMPLOYER TYPE

<i>Family's money situation</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Employer (excluding CDEP)				
Spending more money than we get	180	(110 - 270)	6.6	(4.2 - 9.8)
Have just enough to get through to next pay	900	(750 - 1 070)	33.6	(28.7 - 38.7)
Some money left over each week but spend it	440	(340 - 560)	16.4	(13.0 - 20.5)
Can save a bit now and again	910	(760 - 1 090)	34.0	(28.9 - 39.2)
Can save a lot	250	(180 - 350)	9.4	(6.6 - 12.9)
Total	2 690	(2 420 - 2 960)	100.0	
CDEP scheme				
Spending more money than we get	110	(60 - 170)	8.6	(5.4 - 13.1)
Have just enough to get through to next pay	550	(440 - 680)	42.8	(35.0 - 50.4)
Some money left over each week but spend it	190	(110 - 300)	14.8	(9.0 - 21.7)
Can save a bit now and again	390	(310 - 490)	30.4	(25.0 - 35.9)
Can save a lot	50	(20 - 90)	3.5	(1.5 - 7.4)
Total	1 280	(1 090 - 1 500)	100.0	
Own business				
Spending more money than we get	30	(10 - 70)	13.7	(3.6 - 29.8)
Have just enough to get through to next pay	30	(10 - 100)	12.8	(3.2 - 37.9)
Some money left over each week but spend it	40	(10 - 100)	18.3	(4.7 - 37.4)
Can save a bit now and again	120	(50 - 250)	49.8	(26.0 - 74.0)
Can save a lot	10	(0 - 40)	5.4	(0.5 - 14.8)
Total	240	(140 - 370)	100.0	
Family business (unpaid)				
Spending more money than we get	0	(0 - 60)	0.0	(0.0 - 84.2)
Have just enough to get through to next pay	20	(10 - 40)	70.1	(19.4 - 99.4)
Some money left over each week but spend it	0	(0 - 60)	0.0	(0.0 - 84.2)
Can save a bit now and again	10	(0 - 30)	29.9	(0.6 - 80.6)
Can save a lot	0	(0 - 60)	0.0	(0.0 - 84.2)
Total	30	(10 - 50)	100.0	
Never worked, doesn't have a job or was away from current job				
Spending more money than we get	880	(740 - 1 040)	10.6	(8.9 - 12.4)
Have just enough to get through to next pay	4 020	(3 730 - 4 310)	48.3	(45.2 - 51.2)
Some money left over each week but spend it	1 010	(830 - 1 210)	12.1	(10.0 - 14.4)
Can save a bit now and again	2 160	(1 950 - 2 380)	25.9	(23.5 - 28.4)
Can save a lot	260	(160 - 400)	3.1	(2.0 - 4.8)
Total	8 330	(8 020 - 8 620)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.52: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER PRIMARY CARER RECEIVES THE PARENTING PAYMENT

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Does not receive Parenting Payment				
Spending more money than we get	500	(370 - 650)	9.2	(6.9 - 11.8)
Have just enough to get through to next pay	2 120	(1 890 - 2 350)	39.1	(35.5 - 42.8)
Some money left over each week but spend it	790	(650 - 960)	14.7	(12.0 - 17.7)
Can save a bit now and again	1 630	(1 430 - 1 840)	30.2	(26.8 - 33.7)
Can save a lot	370	(260 - 520)	6.8	(4.7 - 9.5)
Total	5 410	(5 100 - 5 730)	100.0	
Receives Parenting Payment				
Spending more money than we get	700	(590 - 830)	9.8	(8.2 - 11.6)
Have just enough to get through to next pay	3 400	(3 150 - 3 680)	47.6	(44.5 - 50.6)
Some money left over each week but spend it	890	(720 - 1 090)	12.5	(10.1 - 15.1)
Can save a bit now and again	1 960	(1 760 - 2 160)	27.3	(24.9 - 30.0)
Can save a lot	200	(140 - 270)	2.8	(2.0 - 3.8)
Total	7 150	(6 840 - 7 460)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.53: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER PRIMARY CARER STILL SMOKES

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No longer smokes				
Spending more money than we get	120	(70 - 200)	6.3	(3.5 - 10.5)
Have just enough to get through to next pay	750	(630 - 880)	39.5	(34.0 - 45.7)
Some money left over each week but spend it	260	(180 - 380)	13.9	(9.5 - 19.1)
Can save a bit now and again	650	(520 - 800)	34.5	(28.8 - 40.9)
Can save a lot	110	(60 - 180)	5.8	(3.2 - 9.6)
Total	1 900	(1 680 - 2 120)	100.0	
Smokes				
Spending more money than we get	710	(580 - 860)	11.2	(9.2 - 13.5)
Have just enough to get through to next pay	3 020	(2 760 - 3 290)	47.8	(44.2 - 51.3)
Some money left over each week but spend it	860	(690 - 1 050)	13.6	(11.1 - 16.5)
Can save a bit now and again	1 520	(1 330 - 1 720)	24.0	(21.3 - 26.9)
Can save a lot	210	(150 - 290)	3.4	(2.4 - 4.6)
Total	6 310	(5 990 - 6 640)	100.0	
Never smoked				
Spending more money than we get	370	(280 - 480)	8.5	(6.5 - 10.9)
Have just enough to get through to next pay	1 760	(1 550 - 1 990)	40.3	(36.0 - 44.6)
Some money left over each week but spend it	560	(430 - 710)	12.9	(10.1 - 16.2)
Can save a bit now and again	1 420	(1 240 - 1 600)	32.5	(29.0 - 36.3)
Can save a lot	250	(150 - 390)	5.7	(3.4 - 8.7)
Total	4 350	(4 060 - 4 660)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.54: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER PRIMARY CARER HAS EVER BEEN ARRESTED OR CHARGED WITH AN OFFENCE

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never arrested or charged with an offence				
Spending more money than we get	560	(440 - 700)	7.0	(5.6 - 8.7)
Have just enough to get through to next pay	3 430	(3 170 - 3 690)	43.1	(40.1 - 46.1)
Some money left over each week but spend it	990	(810 - 1 210)	12.5	(10.2 - 15.1)
Can save a bit now and again	2 540	(2 310 - 2 790)	31.9	(29.2 - 34.8)
Can save a lot	440	(320 - 580)	5.5	(4.1 - 7.4)
Total	7 960	(7 670 - 8 260)	100.0	
Arrested or charged with an offence				
Spending more money than we get	640	(520 - 790)	13.9	(11.3 - 16.9)
Have just enough to get through to next pay	2 090	(1 890 - 2 310)	45.5	(41.6 - 49.4)
Some money left over each week but spend it	690	(560 - 840)	15.1	(12.5 - 18.1)
Can save a bit now and again	1 040	(890 - 1 230)	22.7	(19.6 - 26.1)
Can save a lot	130	(80 - 200)	2.8	(1.7 - 4.2)
Total	4 600	(4 310 - 4 890)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.55: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER PRIMARY CARER'S PARTNER/ SPOUSE HAS EVER BEEN ARRESTED OR CHARGED WITH AN OFFENCE

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never arrested or charged with an offence				
Spending more money than we get	300	(210 - 420)	8.3	(5.8 - 11.4)
Have just enough to get through to next pay	1 320	(1 140 - 1 510)	36.3	(31.7 - 41.1)
Some money left over each week but spend it	500	(370 - 660)	13.7	(10.3 - 17.9)
Can save a bit now and again	1 290	(1 100 - 1 500)	35.7	(31.2 - 40.5)
Can save a lot	220	(110 - 350)	6.0	(3.5 - 9.9)
Total	3 620	(3 340 - 3 920)	100.0	
Arrested or charged with an offence				
Spending more money than we get	370	(270 - 490)	9.2	(6.9 - 12.2)
Have just enough to get through to next pay	1 780	(1 580 - 1 980)	44.3	(40.5 - 48.3)
Some money left over each week but spend it	570	(450 - 730)	14.3	(11.3 - 18.0)
Can save a bit now and again	1 070	(940 - 1 210)	26.7	(23.7 - 29.9)
Can save a lot	220	(160 - 290)	5.5	(4.0 - 7.1)
Total	4 010	(3 740 - 4 300)	100.0	
No partner/spouse				
Spending more money than we get	530	(430 - 650)	10.7	(8.7 - 13.0)
Have just enough to get through to next pay	2 430	(2 190 - 2 670)	49.2	(45.5 - 53.1)
Some money left over each week but spend it	610	(490 - 750)	12.5	(10.0 - 15.2)
Can save a bit now and again	1 220	(1 060 - 1 410)	24.8	(21.8 - 28.2)
Can save a lot	140	(80 - 210)	2.8	(1.6 - 4.3)
Total	4 930	(4 650 - 5 210)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.56: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY NUMBER OF LIFE STRESS EVENTS

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
0–2				
Spending more money than we get	230	(150 - 330)	5.9	(3.8 - 8.6)
Have just enough to get through to next pay	1 500	(1 330 - 1 690)	39.2	(35.1 - 43.4)
Some money left over each week but spend it	470	(360 - 610)	12.2	(9.4 - 15.6)
Can save a bit now and again	1 370	(1 190 - 1 570)	35.8	(31.8 - 39.9)
Can save a lot	260	(190 - 360)	6.8	(4.8 - 9.1)
Total	3 840	(3 560 - 4 120)	100.0	
3–4				
Spending more money than we get	280	(190 - 400)	8.5	(5.7 - 11.8)
Have just enough to get through to next pay	1 380	(1 200 - 1 570)	42.1	(37.4 - 47.2)
Some money left over each week but spend it	420	(330 - 530)	12.8	(10.1 - 15.9)
Can save a bit now and again	1 010	(870 - 1 180)	31.0	(26.7 - 35.3)
Can save a lot	180	(100 - 310)	5.6	(2.9 - 9.2)
Total	3 270	(3 020 - 3 540)	100.0	
5–6				
Spending more money than we get	300	(220 - 390)	10.7	(8.0 - 13.8)
Have just enough to get through to next pay	1 310	(1 130 - 1 510)	47.0	(41.8 - 52.4)
Some money left over each week but spend it	420	(300 - 580)	15.2	(11.2 - 20.4)
Can save a bit now and again	690	(560 - 850)	24.8	(20.4 - 29.6)
Can save a lot	70	(30 - 130)	2.3	(1.0 - 4.6)
Total	2 800	(2 540 - 3 070)	100.0	
7–14				
Spending more money than we get	400	(310 - 490)	14.9	(11.7 - 18.3)
Have just enough to get through to next pay	1 320	(1 160 - 1 510)	49.8	(44.6 - 54.8)
Some money left over each week but spend it	370	(270 - 510)	14.1	(10.2 - 18.8)
Can save a bit now and again	500	(400 - 630)	19.0	(15.3 - 23.0)
Can save a lot	60	(20 - 130)	2.3	(0.8 - 4.9)
Total	2 660	(2 420 - 2 900)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.57: PRIMARY CARERS — NOT ENOUGH MONEY FOR FOOD, BY FAMILY FINANCIAL STRAIN

<i>Family didn't have money for food</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Spending more money than we get				
No	500	(380 - 650)	41.8	(34.1 - 49.9)
Yes	700	(580 - 830)	58.2	(50.1 - 65.9)
Total	1 200	(1 030 - 1 390)	100.0	
Have just enough to get through to next pay				
No	3 520	(3 270 - 3 790)	63.8	(60.4 - 67.2)
Yes	2 000	(1 780 - 2 230)	36.2	(32.8 - 39.6)
Total	5 520	(5 220 - 5 830)	100.0	
Some money left over each week but spend it				
No	1 290	(1 110 - 1 490)	76.5	(68.9 - 83.1)
Yes	400	(270 - 560)	23.5	(16.9 - 31.1)
Total	1 690	(1 460 - 1 930)	100.0	

Continued...



TABLE 3.57 (continued): PRIMARY CARERS — NOT ENOUGH MONEY FOR FOOD, BY FAMILY FINANCIAL STRAIN

<i>Family didn't have money for food</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Can save a bit now and again				
No	3 010	(2 760 - 3 260)	83.8	(80.4 - 86.9)
Yes	580	(470 - 710)	16.2	(13.1 - 19.6)
Total	3 590	(3 330 - 3 850)	100.0	
Can save a lot				
No	530	(400 - 680)	92.8	(83.4 - 97.5)
Yes	40	(10 - 100)	7.2	(2.5 - 16.6)
Total	570	(440 - 730)	100.0	
Total				
No	8 850	(8 570 - 9 120)	70.4	(68.2 - 72.6)
Yes	3 710	(3 440 - 4 000)	29.6	(27.4 - 31.8)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.58: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY NUMBER OF CHILDREN IN THE FAMILY

<i>Family's money situation</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
1 child				
Spending more money than we get	260	(190 - 360)	9.5	(6.8 - 12.7)
Have just enough to get through to next pay	1 100	(940 - 1 270)	39.7	(34.7 - 44.9)
Some money left over each week but spend it	380	(280 - 510)	13.8	(10.3 - 18.1)
Can save a bit now and again	890	(730 - 1 060)	32.0	(27.1 - 37.2)
Can save a lot	130	(80 - 220)	4.9	(2.8 - 7.5)
Total	2 760	(2 510 - 3 020)	100.0	
2 children				
Spending more money than we get	340	(250 - 450)	10.0	(7.4 - 13.1)
Have just enough to get through to next pay	1 350	(1 170 - 1 540)	39.4	(35.1 - 43.7)
Some money left over each week but spend it	460	(360 - 590)	13.5	(10.5 - 16.7)
Can save a bit now and again	1 120	(960 - 1 310)	32.9	(28.7 - 37.5)
Can save a lot	150	(100 - 210)	4.3	(2.9 - 6.1)
Total	3 420	(3 160 - 3 700)	100.0	
3 children				
Spending more money than we get	270	(190 - 370)	10.0	(7.2 - 13.5)
Have just enough to get through to next pay	1 310	(1 140 - 1 490)	48.3	(43.3 - 53.1)
Some money left over each week but spend it	340	(250 - 470)	12.6	(9.1 - 16.7)
Can save a bit now and again	670	(560 - 790)	24.6	(20.9 - 28.7)
Can save a lot	120	(70 - 200)	4.6	(2.7 - 7.2)
Total	2 710	(2 480 - 2 960)	100.0	
4 or more children				
Spending more money than we get	320	(240 - 430)	8.8	(6.5 - 11.7)
Have just enough to get through to next pay	1 770	(1 550 - 2 000)	48.2	(43.4 - 53.0)
Some money left over each week but spend it	500	(370 - 660)	13.7	(10.3 - 17.8)
Can save a bit now and again	910	(770 - 1 060)	24.9	(21.5 - 28.6)
Can save a lot	170	(80 - 300)	4.5	(2.2 - 8.1)
Total	3 670	(3 380 - 3 970)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.59: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY HOUSEHOLD COMPOSITION

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Two original parent family				
Spending more money than we get	460	(340 - 600)	9.7	(7.2 - 12.5)
Have just enough to get through to next pay	1 820	(1 610 - 2 030)	38.5	(34.6 - 42.3)
Some money left over each week but spend it	690	(520 - 870)	14.5	(11.4 - 18.3)
Can save a bit now and again	1 510	(1 320 - 1 700)	31.9	(28.5 - 35.6)
Can save a lot	260	(190 - 350)	5.4	(3.9 - 7.4)
Total	4 720	(4 410 - 5 030)	100.0	
Sole parent family				
Spending more money than we get	500	(410 - 620)	10.5	(8.4 - 12.8)
Have just enough to get through to next pay	2 290	(2 070 - 2 530)	47.9	(43.9 - 51.7)
Some money left over each week but spend it	570	(460 - 700)	11.9	(9.7 - 14.5)
Can save a bit now and again	1 250	(1 070 - 1 450)	26.2	(22.9 - 29.8)
Can save a lot	170	(110 - 260)	3.6	(2.2 - 5.3)
Total	4 790	(4 500 - 5 090)	100.0	
Two parent step/blended family				
Spending more money than we get	150	(100 - 210)	7.1	(4.9 - 10.0)
Have just enough to get through to next pay	940	(800 - 1 100)	45.0	(39.4 - 50.6)
Some money left over each week but spend it	330	(240 - 450)	15.8	(11.6 - 20.7)
Can save a bit now and again	550	(460 - 660)	26.3	(21.8 - 30.9)
Can save a lot	120	(40 - 260)	5.7	(2.1 - 11.7)
Total	2 090	(1 870 - 2 330)	100.0	
Other (e.g. aunts/uncles, grandparents)				
Spending more money than we get	90	(40 - 150)	9.4	(4.9 - 15.7)
Have just enough to get through to next pay	470	(350 - 610)	48.9	(39.5 - 58.1)
Some money left over each week but spend it	100	(50 - 180)	10.3	(5.3 - 18.0)
Can save a bit now and again	280	(200 - 360)	28.9	(21.6 - 37.1)
Can save a lot	20	(10 - 50)	2.5	(1.0 - 5.8)
Total	950	(800 - 1 130)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.60: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY FAMILY FUNCTIONING

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Poor family functioning				
Spending more money than we get	410	(320 - 530)	14.0	(10.8 - 17.4)
Have just enough to get through to next pay	1 400	(1 220 - 1 590)	47.2	(42.5 - 52.1)
Some money left over each week but spend it	390	(310 - 480)	13.2	(10.6 - 16.2)
Can save a bit now and again	670	(550 - 820)	22.7	(18.9 - 27.0)
Can save a lot	90	(50 - 130)	3.0	(1.9 - 4.6)
Total	2 960	(2 720 - 3 220)	100.0	
Fair to very good family functioning				
Spending more money than we get	780	(650 - 940)	8.2	(6.7 - 9.8)
Have just enough to get through to next pay	4 120	(3 840 - 4 410)	42.9	(40.1 - 45.8)
Some money left over each week but spend it	1 300	(1 080 - 1 530)	13.5	(11.3 - 15.9)
Can save a bit now and again	2 910	(2 670 - 3 170)	30.4	(27.9 - 32.9)
Can save a lot	480	(360 - 630)	5.0	(3.7 - 6.6)
Total	9 600	(9 350 - 9 840)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.61: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER GAMBLING CAUSES PROBLEMS IN THE HOUSEHOLD

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No gambling problems				
Spending more money than we get	1 140	(970 - 1 320)	9.4	(8.1 - 11.0)
Have just enough to get through to next pay	5 240	(4 940 - 5 540)	43.4	(41.0 - 45.9)
Some money left over each week but spend it	1 610	(1 410 - 1 840)	13.4	(11.6 - 15.2)
Can save a bit now and again	3 520	(3 270 - 3 790)	29.2	(27.1 - 31.3)
Can save a lot	560	(440 - 720)	4.7	(3.6 - 6.0)
Total	12 100	(11 900 - 12 200)	100.0	
Gambling problems				
Spending more money than we get	60	(30 - 100)	12.3	(6.5 - 20.4)
Have just enough to get through to next pay	280	(190 - 390)	57.4	(41.0 - 72.3)
Some money left over each week but spend it	70	(10 - 210)	14.9	(3.6 - 41.4)
Can save a bit now and again	70	(40 - 100)	13.9	(7.6 - 21.6)
Can save a lot	10	(0 - 70)	1.5	(0.1 - 14.5)
Total	490	(360 - 650)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.62: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER OVERUSE OF ALCOHOL CAUSES PROBLEMS IN THE HOUSEHOLD

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No alcohol problems				
Spending more money than we get	950	(810 - 1 110)	8.8	(7.4 - 10.3)
Have just enough to get through to next pay	4 640	(4 350 - 4 940)	42.7	(40.1 - 45.3)
Some money left over each week but spend it	1 420	(1 220 - 1 650)	13.1	(11.2 - 15.2)
Can save a bit now and again	3 320	(3 070 - 3 580)	30.6	(28.3 - 32.8)
Can save a lot	530	(400 - 680)	4.9	(3.7 - 6.3)
Total	10 900	(10 700 - 11 100)	100.0	
Alcohol problems				
Spending more money than we get	250	(160 - 350)	14.5	(9.7 - 20.4)
Have just enough to get through to next pay	880	(740 - 1 050)	52.0	(45.9 - 58.1)
Some money left over each week but spend it	260	(190 - 350)	15.4	(11.3 - 20.2)
Can save a bit now and again	270	(200 - 340)	15.7	(12.2 - 20.0)
Can save a lot	40	(20 - 80)	2.4	(1.1 - 4.2)
Total	1 700	(1 510 - 1 910)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.63: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER OVERUSE OF ALCOHOL CAUSES MONEY SHORTAGES IN THE HOUSEHOLD

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Alcohol overuse does not cause money shortages				
Spending more money than we get	150	(90 - 230)	12.8	(8.3 - 19.2)
Have just enough to get through to next pay	580	(480 - 690)	49.0	(42.9 - 55.2)
Some money left over each week but spend it	190	(130 - 260)	16.1	(11.5 - 21.2)
Can save a bit now and again	220	(170 - 290)	18.6	(14.1 - 23.6)
Can save a lot	40	(20 - 80)	3.5	(1.8 - 6.5)
Total	1 180	(1 030 - 1 340)	100.0	
Alcohol overuse causes money shortages				
Spending more money than we get	100	(40 - 190)	18.3	(8.4 - 33.4)
Have just enough to get through to next pay	310	(210 - 450)	58.7	(44.2 - 72.4)
Some money left over each week but spend it	70	(30 - 140)	13.9	(6.3 - 25.8)
Can save a bit now and again	50	(20 - 90)	9.1	(4.5 - 17.4)
Can save a lot	0	(0 - 60)	0.0	(0.0 - 10.0)
Total	520	(390 - 690)	100.0	
Alcohol does not cause problems				
Spending more money than we get	950	(810 - 1 110)	8.8	(7.4 - 10.3)
Have just enough to get through to next pay	4 640	(4 350 - 4 940)	42.7	(40.1 - 45.3)
Some money left over each week but spend it	1 420	(1 220 - 1 650)	13.1	(11.2 - 15.2)
Can save a bit now and again	3 320	(3 070 - 3 580)	30.6	(28.3 - 32.8)
Can save a lot	530	(400 - 680)	4.9	(3.7 - 6.3)
Total	10 900	(10 700 - 11 100)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.64: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY WHETHER PRIMARY CARER HAS SOMEONE TO YARN TO ABOUT PROBLEMS

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
No-one to yarn to about problems				
Spending more money than we get	270	(180 - 380)	17.3	(12.3 - 23.8)
Have just enough to get through to next pay	710	(580 - 860)	45.7	(38.6 - 52.5)
Some money left over each week but spend it	200	(150 - 270)	13.0	(9.6 - 17.1)
Can save a bit now and again	280	(200 - 370)	18.0	(13.4 - 23.1)
Can save a lot	90	(50 - 160)	6.0	(3.2 - 9.5)
Total	1 550	(1 370 - 1 760)	100.0	
Has someone to yarn to about problems				
Spending more money than we get	930	(790 - 1 090)	8.4	(7.1 - 9.9)
Have just enough to get through to next pay	4 810	(4 520 - 5 100)	43.7	(41.2 - 46.2)
Some money left over each week but spend it	1 480	(1 260 - 1 730)	13.5	(11.5 - 15.6)
Can save a bit now and again	3 310	(3 060 - 3 560)	30.0	(27.8 - 32.3)
Can save a lot	480	(350 - 630)	4.3	(3.2 - 5.7)
Total	11 000	(10 800 - 11 200)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.65: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY HOW OFTEN PRIMARY CARER AND PARTNER/ SPOUSE DO THINGS TOGETHER FOR ENJOYMENT

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
Spending more money than we get	20	(10 - 30)	6.4	(3.5 - 11.0)
Have just enough to get through to next pay	190	(130 - 260)	52.9	(33.9 - 72.5)
Some money left over each week but spend it	60	(20 - 140)	18.4	(7.2 - 36.4)
Can save a bit now and again	60	(30 - 90)	16.5	(8.4 - 27.1)
Can save a lot	20	(0 - 360)	5.8	(0.0 - 60.2)
Total	350	(240 - 490)	100.0	
Hardly ever				
Spending more money than we get	110	(50 - 230)	13.1	(5.7 - 23.9)
Have just enough to get through to next pay	360	(280 - 460)	41.5	(32.8 - 51.4)
Some money left over each week but spend it	130	(70 - 200)	14.5	(7.9 - 22.4)
Can save a bit now and again	230	(160 - 330)	26.9	(19.2 - 35.8)
Can save a lot	30	(20 - 60)	4.0	(2.0 - 7.3)
Total	870	(710 - 1 030)	100.0	
Once in a while				
Spending more money than we get	180	(120 - 250)	9.5	(6.5 - 13.5)
Have just enough to get through to next pay	920	(760 - 1 090)	49.3	(43.3 - 55.6)
Some money left over each week but spend it	220	(160 - 310)	12.0	(8.6 - 16.3)
Can save a bit now and again	500	(400 - 610)	26.8	(21.9 - 32.0)
Can save a lot	50	(20 - 80)	2.4	(1.3 - 4.2)
Total	1 860	(1 660 - 2 080)	100.0	
Quite often				
Spending more money than we get	180	(110 - 270)	7.4	(4.8 - 11.0)
Have just enough to get through to next pay	930	(790 - 1 080)	38.2	(33.3 - 43.3)
Some money left over each week but spend it	370	(270 - 500)	15.3	(11.3 - 20.2)
Can save a bit now and again	790	(640 - 950)	32.4	(27.3 - 37.7)
Can save a lot	160	(120 - 220)	6.7	(4.7 - 9.1)
Total	2 420	(2 190 - 2 660)	100.0	
Almost always				
Spending more money than we get	180	(110 - 270)	8.0	(5.0 - 11.8)
Have just enough to get through to next pay	810	(670 - 970)	35.5	(29.9 - 41.2)
Some money left over each week but spend it	300	(190 - 450)	13.2	(8.7 - 19.4)
Can save a bit now and again	810	(680 - 960)	35.5	(30.3 - 40.8)
Can save a lot	180	(110 - 260)	7.7	(5.1 - 11.5)
Total	2 290	(2 050 - 2 540)	100.0	
No partner/spouse				
Spending more money than we get	520	(420 - 640)	11.0	(9.0 - 13.3)
Have just enough to get through to next pay	2 320	(2 090 - 2 560)	48.6	(44.7 - 52.5)
Some money left over each week but spend it	600	(480 - 740)	12.6	(10.1 - 15.4)
Can save a bit now and again	1 200	(1 040 - 1 370)	25.1	(22.0 - 28.5)
Can save a lot	130	(70 - 210)	2.7	(1.6 - 4.4)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.66: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY HOW OFTEN PRIMARY CARER AND PARTNER/ SPOUSE HAVE ARGUMENTS OR QUARREL

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
Spending more money than we get	60	(20 - 160)	12.7	(3.6 - 29.8)
Have just enough to get through to next pay	130	(80 - 190)	25.5	(15.0 - 37.4)
Some money left over each week but spend it	50	(0 - 220)	10.7	(0.2 - 36.0)
Can save a bit now and again	190	(130 - 250)	37.7	(25.2 - 50.3)
Can save a lot	70	(30 - 150)	13.4	(5.4 - 28.5)
Total	490	(360 - 660)	100.0	
Hardly ever				
Spending more money than we get	110	(70 - 160)	5.9	(3.9 - 8.6)
Have just enough to get through to next pay	730	(610 - 880)	38.0	(32.0 - 44.1)
Some money left over each week but spend it	280	(200 - 400)	14.7	(10.4 - 20.4)
Can save a bit now and again	670	(550 - 810)	35.1	(29.3 - 40.9)
Can save a lot	120	(40 - 250)	6.3	(2.2 - 12.4)
Total	1 920	(1 700 - 2 150)	100.0	
Once in a while				
Spending more money than we get	330	(230 - 440)	8.8	(6.3 - 11.7)
Have just enough to get through to next pay	1 620	(1 420 - 1 840)	43.4	(38.9 - 47.8)
Some money left over each week but spend it	500	(380 - 640)	13.3	(10.2 - 16.9)
Can save a bit now and again	1 080	(930 - 1 260)	29.1	(25.2 - 32.9)
Can save a lot	200	(140 - 270)	5.4	(3.9 - 7.4)
Total	3 730	(3 440 - 4 020)	100.0	
Quite often				
Spending more money than we get	130	(80 - 210)	10.8	(6.7 - 16.9)
Have just enough to get through to next pay	550	(450 - 660)	43.7	(36.8 - 50.6)
Some money left over each week but spend it	180	(120 - 250)	14.1	(9.8 - 19.0)
Can save a bit now and again	350	(250 - 460)	27.8	(21.1 - 35.0)
Can save a lot	50	(20 - 80)	3.6	(1.8 - 6.1)
Total	1 250	(1 090 - 1 430)	100.0	
Almost always				
Spending more money than we get	40	(10 - 110)	9.6	(1.9 - 24.3)
Have just enough to get through to next pay	180	(130 - 240)	44.7	(32.1 - 56.7)
Some money left over each week but spend it	80	(30 - 150)	19.3	(8.9 - 32.6)
Can save a bit now and again	100	(70 - 140)	24.7	(16.4 - 34.2)
Can save a lot	10	(0 - 70)	1.8	(0.1 - 17.2)
Total	410	(320 - 520)	100.0	
No partner/spouse				
Spending more money than we get	520	(420 - 640)	11.0	(9.0 - 13.3)
Have just enough to get through to next pay	2 320	(2 090 - 2 560)	48.6	(44.7 - 52.5)
Some money left over each week but spend it	600	(480 - 740)	12.6	(10.1 - 15.4)
Can save a bit now and again	1 200	(1 040 - 1 370)	25.1	(22.0 - 28.5)
Can save a lot	130	(70 - 210)	2.7	(1.6 - 4.4)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.67: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY HOW OFTEN PRIMARY CARER AND PARTNER/ SPOUSE HAVE ARGUMENTS THAT END UP WITH PEOPLE PUSHING, HITTING OR SHOVING

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Never				
Spending more money than we get	450	(340 - 580)	8.2	(6.3 - 10.5)
Have just enough to get through to next pay	2 110	(1 890 - 2 340)	38.1	(34.5 - 41.8)
Some money left over each week but spend it	770	(610 - 970)	14.0	(11.1 - 17.2)
Can save a bit now and again	1 820	(1 630 - 2 030)	33.0	(29.6 - 36.3)
Can save a lot	370	(260 - 510)	6.7	(4.7 - 9.1)
Total	5 530	(5 240 - 5 830)	100.0	
Hardly ever				
Spending more money than we get	110	(60 - 200)	8.7	(4.4 - 15.1)
Have just enough to get through to next pay	580	(450 - 720)	45.7	(38.0 - 53.7)
Some money left over each week but spend it	190	(120 - 280)	14.9	(9.4 - 21.4)
Can save a bit now and again	360	(270 - 470)	28.5	(22.0 - 35.7)
Can save a lot	30	(10 - 60)	2.3	(0.8 - 4.9)
Total	1 270	(1 090 - 1 460)	100.0	
Once in a while				
Spending more money than we get	80	(50 - 150)	12.0	(6.9 - 19.9)
Have just enough to get through to next pay	400	(300 - 520)	56.8	(46.3 - 67.2)
Some money left over each week but spend it	80	(60 - 120)	11.9	(7.8 - 17.5)
Can save a bit now and again	120	(50 - 210)	16.4	(8.5 - 27.5)
Can save a lot	20	(10 - 40)	2.9	(1.2 - 6.3)
Total	700	(570 - 850)	100.0	
Quite often				
Spending more money than we get	20	(0 - 80)	10.5	(0.2 - 36.0)
Have just enough to get through to next pay	60	(30 - 100)	30.2	(15.6 - 48.7)
Some money left over each week but spend it	40	(10 - 90)	21.1	(7.1 - 42.2)
Can save a bit now and again	60	(30 - 100)	31.6	(17.4 - 50.5)
Can save a lot	10	(0 - 30)	6.6	(1.7 - 15.0)
Total	190	(130 - 270)	100.0	
Almost always				
Spending more money than we get	10	(0 - 20)	8.4	(2.6 - 22.1)
Have just enough to get through to next pay	60	(30 - 100)	56.2	(27.7 - 84.8)
Some money left over each week but spend it	0	(0 - 60)	0.0	(0.0 - 41.0)
Can save a bit now and again	30	(10 - 90)	28.4	(6.7 - 65.2)
Can save a lot	10	(0 - 70)	7.0	(0.0 - 41.0)
Total	100	(60 - 160)	100.0	
No partner/spouse				
Spending more money than we get	520	(420 - 640)	11.0	(9.0 - 13.3)
Have just enough to get through to next pay	2 320	(2 090 - 2 560)	48.6	(44.7 - 52.5)
Some money left over each week but spend it	600	(480 - 740)	12.6	(10.1 - 15.4)
Can save a bit now and again	1 200	(1 040 - 1 370)	25.1	(22.0 - 28.5)
Can save a lot	130	(70 - 210)	2.7	(1.6 - 4.4)
Total	4 770	(4 490 - 5 050)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



TABLE 3.68: PRIMARY CARERS — FAMILY FINANCIAL STRAIN, BY HOUSING TENURE

<i>Family financial strain</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
Owned				
Spending more money than we get	70	(30 - 120)	7.3	(3.8 - 12.4)
Have just enough to get through to next pay	340	(240 - 450)	36.8	(28.4 - 45.7)
Some money left over each week but spend it	100	(30 - 200)	10.5	(4.5 - 21.2)
Can save a bit now and again	350	(260 - 470)	38.2	(29.8 - 47.5)
Can save a lot	70	(30 - 120)	7.1	(3.6 - 13.3)
Total	920	(740 - 1 130)	100.0	
Being paid off				
Spending more money than we get	190	(120 - 290)	9.7	(5.9 - 14.3)
Have just enough to get through to next pay	630	(510 - 780)	32.7	(27.2 - 38.9)
Some money left over each week but spend it	250	(170 - 360)	13.0	(9.1 - 18.3)
Can save a bit now and again	730	(600 - 900)	38.0	(31.8 - 44.4)
Can save a lot	130	(70 - 210)	6.7	(3.8 - 10.5)
Total	1 940	(1 710 - 2 180)	100.0	
Total owned outright or being paid off				
Spending more money than we get	250	(170 - 360)	8.9	(6.1 - 12.4)
Have just enough to get through to next pay	970	(820 - 1 140)	34.0	(29.4 - 38.9)
Some money left over each week but spend it	350	(240 - 480)	12.2	(8.7 - 16.7)
Can save a bit now and again	1 090	(920 - 1 280)	38.0	(33.0 - 43.1)
Can save a lot	190	(120 - 280)	6.8	(4.6 - 10.0)
Total	2 850	(2 580 - 3 140)	100.0	
Rented				
Spending more money than we get	920	(780 - 1 090)	10.1	(8.5 - 11.9)
Have just enough to get through to next pay	4 310	(4 020 - 4 620)	47.1	(44.3 - 50.0)
Some money left over each week but spend it	1 260	(1 070 - 1 480)	13.8	(11.7 - 16.1)
Can save a bit now and again	2 330	(2 120 - 2 560)	25.5	(23.3 - 27.8)
Can save a lot	330	(220 - 460)	3.5	(2.4 - 5.0)
Total	9 160	(8 850 - 9 460)	100.0	
None of these				
Spending more money than we get	20	(10 - 40)	3.8	(1.8 - 6.6)
Have just enough to get through to next pay	240	(150 - 340)	42.8	(32.1 - 53.1)
Some money left over each week but spend it	70	(50 - 110)	13.3	(8.0 - 20.0)
Can save a bit now and again	170	(120 - 240)	30.6	(21.7 - 40.3)
Can save a lot	50	(20 - 120)	9.4	(3.6 - 19.9)
Total	550	(420 - 710)	100.0	
Total				
Spending more money than we get	1 200	(1 030 - 1 390)	9.5	(8.2 - 11.0)
Have just enough to get through to next pay	5 520	(5 220 - 5 830)	43.9	(41.6 - 46.4)
Some money left over each week but spend it	1 690	(1 460 - 1 930)	13.4	(11.6 - 15.3)
Can save a bit now and again	3 590	(3 330 - 3 850)	28.6	(26.5 - 30.6)
Can save a lot	570	(440 - 730)	4.5	(3.5 - 5.8)
Total	12 600	(12 500 - 12 600)	100.0	



MEASURES OF ECONOMIC WELLBEING — MULTIPLE DISADVANTAGE

TABLE 3.69: PRIMARY CARERS — INDICATORS OF MULTIPLE DISADVANTAGE

<i>Number of indicators of poor economic wellbeing</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
0 indicators	4 160	(3 870 - 4 470)	33.1	(30.8 - 35.6)
1 indicator	5 590	(5 290 - 5 890)	44.5	(42.1 - 46.9)
2 indicators	2 390	(2 160 - 2 630)	19.0	(17.2 - 21.0)
3 indicators	420	(330 - 530)	3.4	(2.7 - 4.2)
Total	12 600	(12 500 - 12 600)	100.0	

TABLE 3.70: PRIMARY CARERS — INDICATORS OF MULTIPLE DISADVANTAGE

<i>Multiple disadvantage indicators</i>	<i>Number</i>	<i>95% CI</i>	<i>%</i>	<i>95% CI</i>
All three indicators of disadvantage	420	(330-530)	3.4	(2.7-4.2)
Low education and financial strain	1 460	(1 290 - 1 660)	11.6	(10.3 - 13.2)
Only low education	980	(820 - 1 170)	7.8	(6.5 - 9.3)
Financial strain and never worked	630	(510 - 790)	5.0	(4.0 - 6.3)
Only financial strain	4 200	(3 920 - 4 490)	33.4	(31.2 - 35.7)
Low education and never worked	290	(210 - 380)	2.3	(1.7 - 3.1)
Only never worked	410	(320 - 510)	3.3	(2.6 - 4.0)
No indicators of disadvantage	4 160	(3 870 - 4 470)	33.1	(30.8 - 35.6)
Total	12 600	(12 500 - 12 600)	100.0	

