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Characteristics of the caregiver, household and neighbourhood

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Despite the importance of the quality of care provided by caregivers to children in out-of-home care (OOHC), the literature is relatively sparse on the contribution of the caregiver or household characteristics, particularly in regard to the longer-term impacts of the OOHC household environment on children. The existing literature focuses on the differences between foster and relative/kinship caregivers, across areas such as demographics, economic resources, and physical and mental health. This research has indicated that relative/kinship carers tend to be more economically disadvantaged than foster carers (Berrick, 1997; Brandon, 2004), with their incomes, rates of home ownership, and education and employment levels tending to be lower (Harden et al, 2004). Higher rates of single parenthood have also been noted among relative/kinship carers, with these carers also tending to be older than foster carers (Harden et al, 2004). In NSW, OOHC placements for Aboriginal children are guided by the Aboriginal Placement Principle and relative/kinship care is preferred over foster care, thus understanding the factors that influence child outcomes is paramount. As indicated in the NSW and national standards for statutory OOHC, the experiences and quality of care can have a long-term impact on the wellbeing and future life opportunities offered to children (FaHCSIA, 2011; NSW Office of the Children's Guardian, 2013).

This chapter investigates the characteristics of the current caregiver, household and neighbourhood where the study child was placed at the time of the Wave 1 interview and provides baseline data that addresses the Key Research Question: *'In what ways do the characteristics of the child, carer, home/family and community affect the*

children's and young people's developmental pathways, and how do these differ from similarly situated children in the general population?'¹

9.1 Caregiver's demographic characteristics

The data reported in this chapter is primarily the characteristics of the caregiver interviewed at Wave 1². The vast majority (91%) of interviewed caregivers were female with 9% being male. A total of 1,285 study children participated in the Wave 1 data collection; however, the number of households that took part was 897 as many foster carers, relative/kinship carers and residential care workers had more than one study child in their care. The majority of the analysis excludes those in residential care (n=26) either because the question was not applicable (e.g., if the carer has a spouse/partner) or the frequency counts were low.

Age, marital status and cultural background

Table 9.1 shows that just over one quarter (27%) of the caregivers interviewed were aged between 21 and 40 years, just over one third (36%) aged between 41–50 years and just over one quarter (27%) aged between 51–60 years. Eleven per cent of caregivers were aged 61 years or older (less than 2% were aged over 70 years and the oldest caregiver was 84 years old). Overall, relative/kinship carers were older when compared with foster carers.

Over three quarters (78%) of caregivers were either married or in a de-facto relationship, while 12% had divorced or separated and 7% had never been married. Overall, a higher proportion of foster carers interviewed were married (74%) in comparison with relative/kinship carers (60%), although a higher proportion of relative/kinship carers were in de-facto relationships (14% compared with 8% of foster carers).

Sixteen per cent of the caregivers interviewed identified as Aboriginal, and 15% were from CALD backgrounds. When compared with Australian Bureau of Statistics (ABS) data derived from the 2011 Australian Census, the proportion of caregivers in this study who identified as being Aboriginal was much higher than in the overall Australian adult population³.

Overall, a higher proportion of the relative/kinship carers interviewed compared with the foster carers interviewed were Aboriginal (20% compared with 13%). A relatively similar proportion of foster and relative/kinship carers identified as CALD (i.e., 14% compared with 17% respectively). Please note, the non-interviewed caregiver could be from an Aboriginal or CALD background, and this data will be examined in subsequent reports.

Education and employment

As is also shown in Table 9.1, Certificate III/IV was the most commonly identified highest level of education by the caregivers interviewed (22%). A Bachelor degree

¹ Please see Chapter 2 for a description of the data analysis undertaken in this report.

² In this chapter, the term 'caregiver' refers to the caregiver of the study child who was interviewed for Wave 1 of the POCLS. The POCLS attempted to interview the caregiver who knew the study child best so it cannot be assumed that the carer interviewed was the main caregiver of the study child in cases where there was a second caregiver in the household. The characteristics of the caregiver not interviewed will be described in subsequent reports.

³ 16% of the POCLS caregivers interviewed compared with 2% of adults aged 20 years or older in the census population (Australian Bureau of Statistics, 2012a).

or higher (i.e., graduate diploma/certificate or postgraduate degree) had been achieved by 17% of the caregivers interviewed, while 11% of caregivers indicated an advanced diploma/diploma as their highest level of education. Year 10 (or equivalent) or below was reported by almost one third (33%) of caregivers as their highest level of education completed. Overall, foster carers were more likely than relative/kinship carers to have obtained a Bachelor degree (11% compared with 5%) or an advanced diploma/diploma (14% compared with 7%). When the highest level of caregiver education for the POCLS sample is compared with 2011 Australian Census data, the education levels are relatively comparable (although it should be noted that the Census results are for people aged 15 years and over while carers in the POCLS were aged 21 and over)⁴.

It appears that a relatively similar proportion of the relative/kinship carers interviewed were in paid employment (38%) when compared with foster carers (35%). Almost all of those not in paid employment (i.e., undertaking unpaid work or did not have a job) did not look for work in the last week.

Table 9.1: Carer reports of their demographic characteristics, by placement type¹

Demographic characteristic of the carers interviewed	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Age (years)						
21–30	20	4.5	27	7.0	47	5.6
31–40	124	27.7	50	13.0	174	20.9
41–50	189	42.2	110	28.7	299	35.9
51–60	91	20.3	131	34.1	222	26.7
61+	24	5.4	66	17.2	90	10.8
Total	448		384		832	
Marital status						
Not married/never married	37	8.2	20	5.7	57	7.1
Married	330	73.5	210	59.5	540	67.3
De-facto	35	7.8	51	14.5	87	10.8
Divorced	25	5.6	34	9.6	59	7.4
Separated	15	3.3	22	6.2	37	4.6
Widowed	7	1.6	16	4.5	23	2.9
Total	449		353		803	

⁴ For example, 18% of caregivers interviewed had a highest education level of a Bachelor degree or above compared with 16% of the Census population, whereas the highest education level for 34% of caregivers interviewed was Year 11 or below, in comparison to 32% of the Census population (Australian Bureau of Statistics, 2011b).

A key difference between the POCLS carers interviewed and 2011 Census samples, however, was that the minimum carer age was 21 years at Wave 1, while the census data was based on all persons aged 15 years and over. Hence, a certain proportion of the Census population (i.e., who were aged under 18 years) would not have completed secondary school as yet, much less higher education, as a direct result of their age.

Demographic characteristic of the carers interviewed	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Cultural background²						
Aboriginal ³	54	13.0	74	19.6	128	16.1
CALD ⁴	57	13.7	63	16.7	120	15.1
Other Australian ⁵	306	73.4	241	63.8	548	68.8
Total	417		378		796	
Highest level of education						
Postgraduate degree	28	5.9	17	4.3	45	5.1
Graduate diploma/certificate	20	4.2	15	3.8	35	4.0
Bachelor degree	53	11.1	19	4.8	72	8.2
Advanced diploma/diploma	65	13.7	30	7.5	95	10.8
Certificate III/IV	101	21.2	90	22.5	191	21.8
Certificate I/II	28	5.9	23	5.8	51	5.8
Other non-school qualification	10	2.1	12	3.0	22	2.5
Year 12 or equivalent	30	6.3	27	6.8	57	6.5
Year 11 or equivalent	7	1.5	11	2.8	18	2.1
Year 10 or equivalent	83	17.4	82	20.5	165	18.8
Year 9 or below	51	10.7	74	18.5	125	14.3
Total	476		400		876	
Employment status (in past week)						
In paid employment	182	38.3	139	34.8	321	36.6
Undertaking unpaid work	13	2.7	9	2.3	22	2.5
Did not have a job	280	59.0	251	62.9	531	60.8
Total	475		399		874	
Did not look for full-time or part-time work (in past week)⁶						
	290	99.0	257	98.9	547	98.9
Total	293		260		553	

1 Excludes residential care workers.

2 This variable was comprised of variables assessing Aboriginal status, LOTE (Language Other Than English) and primary cultural identity. The 'culture unspecified' category, however, was excluded from the analysis.

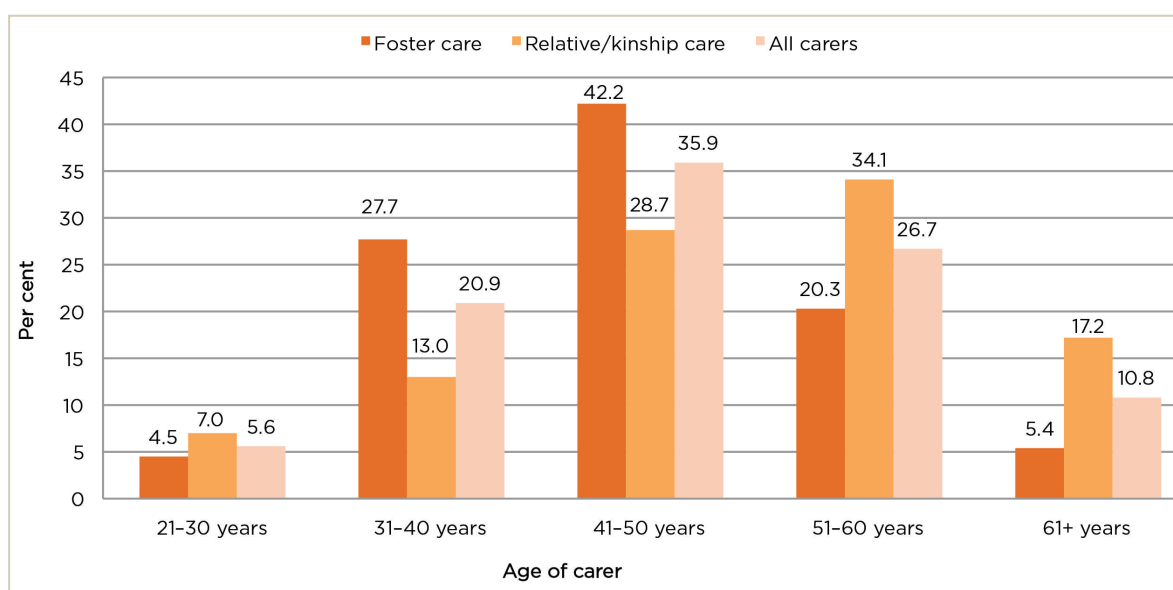
3 'Aboriginal' refers to whether the caregiver was of Aboriginal and/or Torres Strait Islander origin.

4 CALD = Culturally and Linguistically Diverse.

5 The 'Other Australian' category applies to caregivers who identified as being Australian, but not of an Aboriginal or CALD origin.

6 Only asked of those who were undertaking unpaid work or did not have a job.

Figure 9.1: Age of carers¹



¹ Excludes residential care workers.

Health and wellbeing

Table 9.2 shows that approximately two thirds (67%) of the caregivers interviewed considered themselves to be in excellent or very good health, with a further 22% rating their physical health as 'good'. There were 11% of caregivers who believed that their physical health was fair, poor or very poor. While 29% of caregivers indicated that they had a medical condition or disability that had already lasted, or was likely to last, at least six months, a lower proportion (8%) indicated they had a health condition that was impacting on caregiving of their study child(ren).

Caregiver reports of their physical health over the past four weeks shows some differences between foster and relative/kinship carers. While the same proportion indicated an 'excellent' level of physical health (both at 31%), a higher proportion of foster carers indicated 'very good' physical health (41% compared with 31% for relative/kinship carers), whereas a higher proportion of relative/kinship carers indicated 'good' (24% compared with 20%) or 'fair' (11% compared with 7%) levels of physical health over the past month. A higher proportion of relative/kinship carers reported a medical condition or disability that had already lasted or was likely to last at least six months, in comparison with foster carers (33% compared with 25%).

Caregivers' mental health was measured using the Kessler Psychological Distress Scale (K-10) scores (Table 9.2). Just fewer than 80% of caregivers reported experiencing low psychological distress at the time of the interview. Sixteen per cent of caregivers were experiencing moderate psychological distress, and 6% were experiencing high or very high levels of psychological distress. There were some moderate differences between foster and relative/kinship carers on mental health, with 85% of foster carers experiencing low psychological distress according to their K10 score, in comparison with 71% of relative/kinship carers. This difference between

the caregiver types was predominately accounted for by 20% of relative/kinship carers being likely to be experiencing moderate psychological distress, in comparison to 12% of foster carers interviewed.

The mental health of the POCLS caregivers compared relatively favourably to that of the general population (Australian Bureau of Statistics, 2012b)⁵.

Table 9.2: Caregiver reports of their physical and mental health, by placement type

Carers' physical and mental health characteristic	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Physical health in the past four weeks						
Excellent	147	30.9	123	30.9	270	30.9
Very good	194	40.8	123	30.9	317	36.3
Good	94	19.7	95	23.9	189	21.6
Fair	32	6.7	45	11.3	77	8.8
Poor or very poor ¹	9	1.9	12	3.0	21	2.4
Any medical conditions or disabilities that have lasted or are likely to last for at least six months						
Yes	121	25.4	133	33.4	254	29.1
No	355	74.6	265	66.6	620	70.9
Health condition that impacts caregiving of the study child²						
Yes	31	6.5	39	9.8	70	8.0
No	445	93.5	359	90.2	804	92.0
Overall mental health – K-10³ cut-offs⁴						
Low psychological distress	398	84.5	275	71.1	673	78.6
Moderate psychological distress	58	12.3	78	20.2	136	15.7
High psychological distress	13	2.8	24	6.2	37	4.3
Very high psychological distress	2	0.4	10	2.6	12	1.4
Total	476		398		874	

1 Poor and very poor were combined, given that there was only an overall frequency of four cases for 'very poor'.

2 Given that the variables in this table have been analysed at the household level (i.e., where there is only one case per household and carer interviewed), for this item, which refers to whether the carer interviewed had a health condition that impacts caregiving for the study child, only the response provided for the first study child recorded in the database is presented here. It is highly likely, however, that caregivers would have provided the same response in cases where there were multiple study children in the household, and hence, this variable as presented here is satisfactory for examination at the household level.

3 K-10 = Kessler Psychological Distress Scale.

4 n=858 respondents for the Kessler Psychological Distress Scale (K-10) including 471 foster carers and 387 relative/kinship carers.

⁵ The 2007/08 National Health Survey (NHS) (aged 18 years and over) collected K-10 scores and the results for adults (and females only given that the majority of caregivers interviewed at Wave 1 were females) are presented as a comparison with the general population. In the NHS K-10 scores, 67% of adults (63% females only) were experiencing low psychological distress, 21% of adults (23% females only) were experiencing moderate levels of psychological distress, and 12% of adults (14% of females) were likely to be experiencing high or very high psychological distress.

Figure 9.2: Caregiver reports of their physical health¹ in the past four weeks, by placement type



¹ Poor and very poor were combined, given that there was only an overall frequency of four cases for 'very poor'.

As shown in Table 9.3, the overwhelming majority (96%) of caregivers reported that their households were smoke free, and if there were smokers present in the household, they were not permitted to smoke inside the house. Slightly more foster carers reported their home to be smoke free (99%) in comparison to relative/kinship carers (92%).

Almost half (49%) of the caregivers reported that they occasionally drank alcohol, 43% indicated they did not drink alcohol, 7% were moderate consumers of alcohol, 2% were 'ex-drinkers' and no caregivers reported that they were high consumers of alcohol. There appeared to be few differences in regard to alcohol consumption when comparing relative/kinship carers with foster carers.

Table 9.3: Caregiver reports of smoking and alcohol consumption, by placement type

Caregiver reports of:	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Level of smoking						
My home is smoke free (includes smoking is allowed outside only)	465	98.9	363	92.1	829	95.8
People occasionally or frequently smoke inside the house ¹	5	1.1	31	7.9	36	4.2
Total	470		394		865	
Alcohol consumption²						
Non-drinker	208	43.8	163	41.3	371	42.6
Ex-drinker	2	0.4	18	4.6	20	2.3
Occasional drinker	237	49.9	185	46.8	423	48.6
Moderate drinker	28	5.9	29	7.3	57	6.5
Heavy drinker	0	0.0	0	0.0	0	0.0
Total	475		395		871	

1 People 'occasionally' and 'frequently' smoking in the house were combined, given that there was only an overall frequency of three cases for 'frequently'.

2 'Heavy drinker' was not included as a response option, given that the overall frequency for this variable was zero.

Table 9.4 shows that the majority (84%) of caregivers with a spouse/partner reported that there was never or rarely anger/hostility between them and less than a fifth (16%) indicated that there was sometimes or often anger/hostility between them. Only two caregivers reported that there was often anger/hostility between themselves and their spouse/partner (and no-one answered 'always'). The vast majority of caregivers also indicated that they were at least 'happy' in their relationship with their spouse/partner (91%); however, 7% did indicate that they were 'extremely unhappy'. There were only minor differences between placement types for the frequency of anger or hostility between the caregivers interviewed and their spouse/partner.

Table 9.4: Caregiver reports of their relationship with their spouse/partner, by placement type

Caregiver reports on their relationship ¹	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Frequency of anger or hostility between carer interviewed and spouse/partner²						
Never	91	24.4	64	24.6	155	24.5
Rarely	226	60.6	148	56.9	374	59.1
Sometimes or often ³	56	15.0	48	18.5	104	16.4
Total	373		260		633	
Degree of happiness with spouse/partner						
Extremely unhappy	25	6.7	18	6.9	43	6.8
Fairly unhappy	2	0.5	3	1.2	5	0.8
A little unhappy	7	1.9	5	1.9	12	1.9
Happy	33	8.9	30	11.5	63	10.0
Very happy	78	21.0	68	26.2	146	23.1
Extremely happy	144	38.7	81	31.2	225	35.6
Perfectly happy	83	22.3	55	21.2	138	21.8
Total	372		260		632	

1 Caregivers responding to the face-to-face interview were asked the two questions included in this table if it was verified that there was another caregiver present in the household, or if there was not another caregiver, if the caregiver interviewed indicated that they had a spouse/partner living with them in the household.

2 'Always' was not included as a response option, given that the overall frequency for this variable was zero.

3 Sometimes and often were combined, given that there was only an overall frequency of two cases for 'often'.

9.2 Caregiving household demographic characteristics

This section provides an overview of the demographic characteristics of the study child's current caregiving family. These analyses were conducted at the 'child-level' (n=1,285), so that the household characteristics reported relate to findings for all individual study children at Wave 1.

Household membership

Table 9.5 shows that three quarters of the study children (74%) were living in a household with a caregiver and their spouse/partner. This was more common in foster care placements (80%) than in relative/kinship care placements (68%).

In regard to the number of children living in the household, almost half of the study children (49%) were the only study child in the household, although the majority were living with at least one other non-study child who could have been another child in OOH, or a birth child of the caregiver interviewed. When considering the total number of children (both study and non-study) in the caregiver household, almost two thirds of study children were living with at least two other children (62%). Overall, only 15% of study children were the only child living in the caregiver household.

Study children in foster care placements were slightly more likely than relative/kinship care placements to be the only study child in the household (51% compared with 45%). In 18% of relative/kinship care placements, the study child was the only child in the household in comparison to 12% in foster care placements. When comparing the total number of children (study and non-study) in the families, foster care families were more likely to have five or more other children residing in the household (13%, $M=3.1$, $SD=1.7$) than relative/kinship care families (7%, $M=2.7$, $SD=1.6$).

Study children were reported as having their own bedroom in 58% of cases, with this figure being similar for children in relative/kinship care and foster care placements.

There were some differences between children in foster and relative/kinship care placements in regard to their Aboriginal status and that of the interviewed caregivers, with both the study child and their caregiver being of Aboriginal origin in 20% of relative/kinship care cases, in comparison to 13% of foster care cases. On 27% of occasions, study children in foster care were identified as being Aboriginal but the caregivers interviewed were not, in comparison to 19% of study children in relative/kinship care. Neither the study child nor the caregiver interviewed was Aboriginal for approximately 60% of both relative/kinship care and foster care cases. It was very uncommon for the caregiver to be Aboriginal but the study child not to be Aboriginal (1% of cases, $n=14$).

When considering whether the study child or their carer was identified as being from a culturally diverse background, in the vast majority (82%) of cases, neither the study child nor their carer was from a culturally diverse background whereas 8% of study children were not culturally diverse, but their carer was. This was similar for children in both foster care and relative/kinship care. In a further 6% of cases, both the study child and their carer were from culturally diverse backgrounds and this was somewhat more likely for children in relative/kinship care (8%) than children in foster care (4%). Finally, on 4% of occasions, the study child was from a culturally diverse background, but their carer was not and this was more likely for children in foster care (6%) than children in relative/kinship care (2%).

Table 9.5: Caregiver reports of the household characteristics at the child level, by placement type

Caregiver household characteristic	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Spouse/Partner of carer interviewed present in the household⁵						
Yes	528	80.0	403	67.7	931	74.2
No	132	20.0	192	32.3	324	25.8
Total	660		595		1,255	
Number of other study children in the household¹						
None	335	50.7	269	45.0	624	48.6
One other study child	218	33.0	172	28.8	396	30.8
Two other study children	69	10.4	78	13.0	147	11.4
Three or more other study children	39	5.9	79	13.2	118	9.2
Total	661		598		1,285	
Number of children in the household²						
Study child is the only child	78	11.8	105	17.6	191	14.9
One other child	144	21.8	150	25.1	304	23.7
Two other children	170	25.7	139	23.2	313	24.4
Three other children	104	15.7	82	13.7	189	14.7
Four other children	78	11.8	80	13.4	159	12.4
Five or more other children	87	13.2	42	7.0	129	10.0
Total	661		598		1,285	
Study child's sibling also lives in the household³						
No	282	42.7	203	34.0	506	39.4
Yes	379	57.3	395	66.1	779	60.6
Total	661		598		1,285	
Does the study child have their own bedroom?						
Yes, study child has own bedroom	378	57.2	342	57.2	746	58.1
No, study child does not have own bedroom	283	42.8	256	42.8	539	42.0
Total	661		598		1,285	
Aboriginal status of study child and the carer interviewed^{4, 5}						
Study child and carer are both Aboriginal	69	12.5	103	19.5	172	15.9
Study child is Aboriginal, but the carer not Aboriginal	147	26.5	99	18.8	246	22.7
Study child is not Aboriginal, but carer is Aboriginal	8	1.4	6	1.1	14	1.3
Neither the study child nor carer are Aboriginal	330	59.6	319	60.5	650	60.1
Total	554		527		1,082	
CALD status of the study child and the carer interviewed⁵						
Study child and carer are both CALD	20	3.6	40	7.6	60	5.5
Study child is CALD, but carer not CALD	32	5.8	11	2.1	43	4.0
Study child not CALD, but carer is CALD	48	8.7	43	8.2	91	8.4
Neither study child nor carer are CALD	454	81.9	433	82.2	888	82.1
Total⁵	554		527		1,082	

- 1 Study children are classified as such due to the carer completing an interview for that child. However, there may be other children in the household that were eligible for an interview, but one was not completed. Hence, these particular children have been classified as non-study children and have not been included in this variable.
- 2 This variable was created by adding up the number of study children and non-study children in the household. Please note that this variable includes all people aged under 18 years who were residing in the household at the time of interview.
- 3 Please note that step-siblings have been included as siblings for this variable.
- 4 Aboriginal status refers to whether the study child and/or the caregiver interviewed were of Aboriginal and/or Torres Strait Islander origin. Please note that this does not take into account the Aboriginal status of the caregiver not interviewed (if present).
- 5 N=1,255 if item not asked of residential care workers or 1,285 if asked of all caregivers; in the above table, only 'spouse/partner of carer interviewed' was not asked of residential care workers. N=1,082 for Aboriginal and CALD status variables due to excluding cases (N=97) where culture was 'unspecified'.

Financial status of the household⁶

Table 9.6 shows that almost half (48%) of the participating family households had annual incomes of less than \$60,000 (before tax). When compared with 2011 Australian Census data, 37% of families with children aged under 15 years had annual household incomes of under \$65,000 (Australian Bureau of Statistics, 2011a). At the other end of the spectrum, 15% of the POCLS Wave 1 households had annual incomes of \$120,000 or more.

Just over half (55%) of caregivers interviewed indicated they were reasonably comfortable, when asked how well they believed their family was getting on financially, given their current needs and financial responsibilities. A further one quarter (24%) thought they were prosperous or very comfortable, while one fifth (21%) indicated they were 'just getting by' or poor/very poor.

When asked if they would be able to raise \$2,000 for an emergency in one week, over half (56%) of caregivers interviewed indicated that they could easily raise the money, while a further quarter (24%) indicated that they could do so with some sacrifices. One fifth (20%) of carers, however, indicated that they would have to do something drastic to raise the money, or did not think that they would be able to do so. In regard to the seven financial stress items, at least one was reported to have occurred to 14% of households in the past 12 months.

⁶ The unit of analysis is the household, n=876.

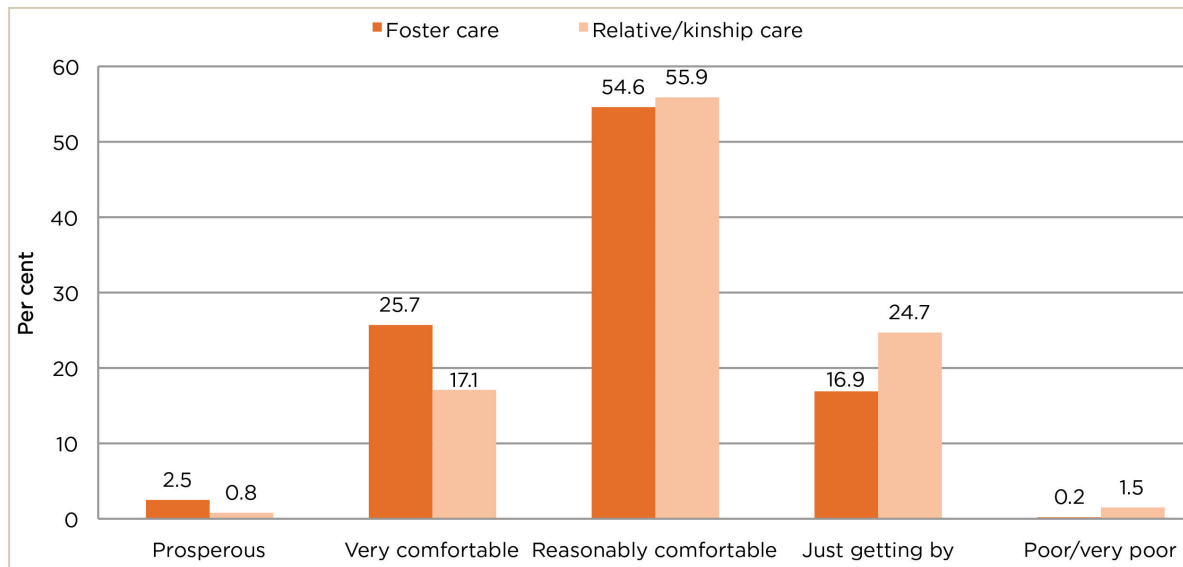
Table 9.6: Caregiver reports of the household's financial status, by placement type

Household financial status characteristic	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Annual household income before tax						
Less than \$20,000	13	2.9	36	9.8	49	6.1
\$20,000–\$39,999	82	18.6	95	25.9	177	21.9
\$40,000–\$59,999	76	17.2	83	22.6	159	19.7
\$60,000–\$79,999	71	16.1	58	15.8	129	16.0
\$80,000–\$99,999	67	15.2	36	9.8	103	12.7
\$100,000–\$119,999	46	10.4	28	7.6	74	9.1
\$120,000 or more	87	19.7	31	8.5	118	14.6
Total	442		367		809	
How well getting on financially						
Prosperous	12	2.5	3	0.8	15	1.7
Very comfortable	122	25.7	68	17.1	190	21.8
Reasonably comfortable	259	54.6	222	55.9	481	55.2
Just getting by	80	16.9	98	24.7	178	20.4
Poor/very poor ¹	1	0.2	6	1.5	7	0.8
Total	474		397		871	
Ability to raise \$2,000 for an emergency in one week						
Could easily raise the money	289	61.8	187	48.1	476	55.5
Could raise the money, but it would involve some sacrifices	107	22.9	101	26.0	208	24.3
Would have to do something drastic to raise the money	29	6.2	27	6.9	56	6.5
Could not raise the money	43	9.2	74	19.0	117	13.7
Total	468		389		857	
Did at least one financial stressor occur in the past 12 months due to a shortage of money²						
Yes	47	9.9	72	18.2	119	13.7
No	428	90.1	324	81.8	752	86.3
Total	475		396		871	

1 'Poor' and 'very poor' were combined, given that there was overall frequencies of n=3 and n=4 for these response options.

2 The seven financial stress items included: (1) Could not pay gas, electricity or telephone bills on time; (2) Could not pay the mortgage or rent payments on time; (3) Went without meals; (4) Were unable to heat or cool your home; (5) Pawned or sold something because you needed cash; (6) Sought assistance from a welfare or community organisation; and (7) Were unable to send your child to kindergarten/preschool/childcare for as much time as you would like. These were not included individually, as many had very low frequencies for 'Yes'; hence, reporting whether any of the seven items applied to the household was deemed the most relevant to include.

Figure 9.3: Caregiver reports of the household's financial status¹, by placement type



¹ 'Poor' and 'very poor' were combined, given that there was overall frequencies of n=3 and n=4 for these response options.

Table 9.6 indicates that household income varied quite considerably between foster care and relative/kinship care households. Ten per cent of relative/kinship care households reported annual incomes of less than \$20,000 (before tax), in comparison to only 3% of foster care households. Furthermore, 58% of relative/kinship care households had incomes of less than \$60,000, while this applied to 39% of foster care households. Conversely, a higher proportion of foster care households had annual incomes of between \$60,000 and \$119,999 (42% compared with 33%) and of \$120,000 or more (20% compared with 9%), when compared with relative/kinship care households.

It is well established that Aboriginal households tend to have lower household incomes. Household income was triangulated by the Aboriginal status of the carer interviewed as well as by placement type (not shown in Table 9.6). Just over two thirds (68%) of relative/kinship care households with an Aboriginal carer participating in this study reported annual incomes of under \$60,000 (58% for CALD and 55% for other Australian carer relative/kinship care households), compared with 46% of foster care households with an Aboriginal carer (39% for CALD and 35% for other Australian carer foster care households). Hence, Aboriginal carers tended to report lower incomes than CALD or other Australian carers, regardless of whether they were from relative/kinship or foster care households.

Despite these differences in household income between the placement types, just over half of caregivers interviewed in both foster (55%) and relative/kinship households (56%), indicated they were reasonably comfortable, when asked how well their family was getting on financially given their current needs and financial responsibilities (Table 9.6). There appeared to be some differences, however, between the placement types in relation to the proportion of caregivers interviewed who indicated that they were

very comfortable (26% for foster care compared with 17% for relative/kinship care) and just getting by (25% for relative/kinship care compared with 17% for foster care).

There were also differences between foster and relative/kinship carers' responses in regard to their capacity to raise \$2,000 for an emergency in one week. While 62% of carers interviewed in foster care households indicated that they could easily raise the money, fewer relative/kinship care households indicated this was the case; just under half (48%). Conversely, at the other end of the spectrum, 26% of relative/kinship carers reported they would have to do something drastic to raise the money or did not believe they could raise the money, compared with 15% of foster carers. Further, for the seven financial stress items, at least one was reported to occur in 18% of participating relative/kinship care households over the past year (according to the carer interviewed), with the corresponding figure for foster care households being 10%.

9.3 Housing and neighbourhood characteristics

Table 9.7 shows that the vast majority (92%) of participating households in Wave 1 resided in separate (free-standing) houses with little difference between foster and relative/kinship care families. The minority of families were living in a semi-detached/town house/terrace house/villa (5%), and living in a unit/flat/apartment/granny flat (3%).

In regard to home ownership, 45% of caregivers reported they were paying-off their dwelling, while 17% owned the dwelling outright and 37% were paying rent or board. In comparison, 35% of private dwellings in Australia are owned with a mortgage or being paid off, 32% are owned outright, and 30% are rented (Australian Bureau of Statistics, 2013).

While the vast majority of both foster and relative/kinship care families were living in a separate house (93% for foster care and 91% for relative/kinship care), there were differences between the placement types for current housing arrangements with 56% of carers in foster care households indicating that they were paying-off their dwelling, in comparison to 31% of carers in relative/kinship care households. A higher proportion of carers from relative/kinship care households indicated that they were the outright or full owners of their home (22%) compared to carers from foster care households (13%). Rent or board was being paid in a much higher proportion of relative/kinship care households (47%) than in foster care households (29%).

Two thirds (66%) of the caregivers reported that their home accommodated the family very well, with a further 26% indicating that it accommodated the family fairly well. Only 9% of caregivers said their current home accommodated the family not very well or not well at all. The majority (86%) of the caregivers interviewed indicated that their current car accommodated the family very or fairly well, with only 3% indicating that the family did not have a car.

There were also some discrepancies between the placement types for how well the primary carers perceived their current homes and cars to accommodate their family. As shown in Table 9.7, 70% of carers from foster care households believed that their current home accommodated the family very well, in comparison to 61% of carers from relative/kinship care households. At the other end of the spectrum, 13% of

carers from relative/kinship care households thought their home accommodated the family not very well or not well at all, as did 5% of foster care households. A similar picture was present for how well the current car accommodated the family, with three quarters (75%) of foster care households responding 'very well', in comparison to two thirds (65%) of relative/kinship care households. Conversely, 15% of carers from relative/kinship care households and 7% from foster care households indicated that their current car accommodated the family not very well or not well at all.

Table 9.7: Caregiver reports of housing arrangements at Wave 1 interview, by placement type

Current arrangements	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
Type of accommodation¹						
Separate house	442	93.1	363	91.4	805	92.3
Semi-detached/town house/ terraced house/villa	24	5.1	18	4.5	42	4.8
Unit, flat or apartment/granny flat	9	1.9	16	4.0	25	2.9
Total	475		397		872	
Housing ownership						
Paying-off this dwelling	266	56.4	120	30.5	386	44.6
Outright owner or full owner	59	12.5	87	22.1	146	16.9
Paying rent or board	138	29.2	184	46.7	322	37.2
Living rent free	9	1.9	3	0.8	12	1.4
Total	472		394		866	
How well the current house accommodates the family						
Very well	334	70.2	241	60.6	575	65.8
Fairly well	119	25.0	104	26.1	223	25.5
Not very well	20	4.2	44	11.1	64	7.3
Not well at all	3	0.6	9	2.3	12	1.4
Total	476		398		874	
How well the current car accommodates the family						
Very well	355	74.6	258	64.8	613	70.1
Fairly well	78	16.4	61	15.3	139	15.9
Not very well	15	3.2	28	7.0	43	4.9
Not well at all	19	4.0	30	7.5	49	5.6
Does not have a car	9	1.9	21	5.3	30	3.4
Total	476		398		874	

¹ Response codes for two cases not included: 'other' (n=1) and 'improvised home, tent, sleepout' (n=1).

Overall, caregivers perceived the neighbourhood in which they lived in a positive way (Table 9.8). The majority of carers strongly agreed or agreed with the statements 'lived in a close-knit neighbourhood' (61%), 'people around here are willing to help their neighbours' (72%) and 'people in this neighbourhood can be trusted' (72%). Foster carers and relative/kinship carers differed somewhat in their perceptions of their

neighbourhoods. Over three quarters (76%) of foster care households strongly agreed or agreed with the statement ‘people around here are willing to help their neighbours’, in comparison to 69% of relative/kinship care households. Again, over three quarters of foster care households strongly agreed or agreed with the statement ‘people in this neighbourhood can be trusted’ compared to 68% of relative/kinship care households. Finally, the overwhelming majority of foster carers interviewed felt that that their neighbourhood was a very good or good place to bring up children (94% with 69% indicating ‘very good’), which was higher than that reported by relative/kinship carers (i.e., 87% with 57% indicating ‘very good’).

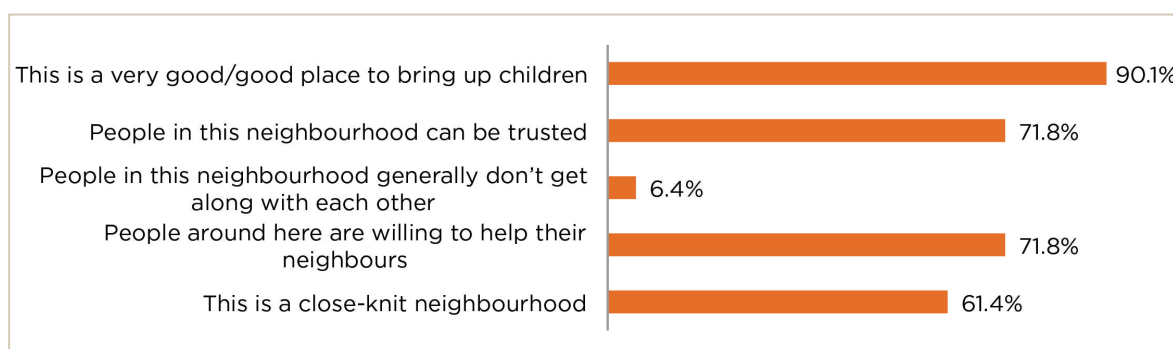
Table 9.8: Caregivers’ perceptions of neighbourhood cohesion at Wave 1, by placement type

Statements about neighbourhood perceptions ¹	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
This is a close-knit neighbourhood						
Strongly agree	92	19.5	62	15.9	155	17.5
Agree	211	44.7	172	44.0	389	43.9
Neither agree nor disagree	100	21.2	93	23.8	203	22.9
Disagree	60	12.7	55	14.1	120	13.5
Strongly disagree	9	1.9	9	2.3	19	2.1
Total	472		391		886	
People around here are willing to help their neighbours						
Strongly agree	88	18.6	59	15.3	149	17.0
Agree	270	57.2	205	53.3	480	54.8
Neither agree nor disagree	75	15.9	80	20.8	163	18.6
Disagree	32	6.8	34	8.8	70	8.0
Strongly disagree	7	1.5	7	1.8	14	1.6
Total	472		385		876	
People in this neighbourhood generally don't get along with each other						
Strongly agree	6	1.3	4	1.0	11	1.3
Agree	17	3.6	25	6.4	45	5.1
Neither agree nor disagree	68	14.4	67	17.2	143	16.2
Disagree	296	62.8	241	62.0	547	62.0
Strongly disagree	84	17.8	52	13.4	136	15.4
Total	471		389		882	
People in this neighbourhood can be trusted						
Strongly agree	80	17.1	42	10.9	122	13.9
Agree	278	59.4	219	56.7	507	57.9
Neither agree nor disagree	82	17.5	96	24.9	183	20.9
Disagree	21	4.5	22	5.7	46	5.3
Strongly disagree	7	1.5	7	1.8	17	1.9
Total	468		386		875	

Statements about neighbourhood perceptions ¹	Foster care		Relative/ Kinship care		Total	
	n	%	n	%	n	%
How do you feel about your neighbourhood as a place to bring up children						
Very good	330	69.3	227	57.2	564	62.9
Good	117	24.6	117	29.5	244	27.2
Fair	26	5.5	39	9.8	67	7.5
Poor	2	0.4	6	1.5	11	1.2
Very poor	1	0.2	8	2.0	10	1.1
Total	476		397		866	

1 Social Cohesion and Trust Scale (Sampson, Raudenbush & Earls, 1997).

Figure 9.4: Caregivers who ‘Strongly agree’ or ‘Agree’ with aspects of neighbourhood cohesion



9.4 Summary of key findings

Caregiver demographic characteristics

- Almost three quarters of the carers interviewed were aged over 40 years, and just over three quarters were married or in a de-facto relationship.
- Approximately two thirds of the POCLS carers interviewed reported a minimum of Year 12 as their highest level of education completed, while almost one in five carers had achieved a Bachelor degree or higher. Conversely, approximately one third of carers interviewed identified Year 10 or below as their highest education level.
- The majority of carers interviewed were not in paid employment (nor looking for work) at the time of the Wave 1 carer interview, although it is difficult to draw conclusions from this result, given that the employment status of carer not interviewed (when present) has not been considered; hence, household employment rates could not be derived.
- The vast majority (almost 90%) of carers interviewed generally perceived their physical health to be at least good.
- Although around one in three carers interviewed indicated that they had a medical condition or disability that had already or was likely to last for at least six months, less than 10% believed they had a health condition which impacted caregiving of the study child.

- Only a minority (5%) of carers interviewed were likely to be experiencing high or very high levels of psychological distress. Household smoking rates were low (i.e., only 4% of carers indicated people occasionally or frequently smoked inside the home), and the self-reported alcohol consumption of carers was also modest, with the vast majority of carers interviewed considering themselves to be occasional or non-drinkers.
- Generally, carers interviewed appeared to be relatively satisfied in their relationships, with the vast majority reporting that there was rarely or never anger/hostility between themselves and their partner, and 91% indicating that they were at least 'happy' with their partner. However, 7% of carers did indicate that they were 'extremely unhappy' with their partner.
- Anger or hostility between carers interviewed and their partner was slightly more frequent among relative/kinship carers than foster carers.
- Relative/kinship carers tended to be older (although a relatively low proportion of caregivers interviewed were aged over 70 years), and reported slightly worse physical and mental health, slightly higher levels of household smoking and slightly less positive relationships with their partners, in comparison to foster carers.
- The proportion of caregivers interviewed that identified as Aboriginal was much higher than the general Australian adult population, with relative/kinship carers more likely than foster carers to be Aboriginal. Just under one in six carers interviewed identified as Aboriginal and a similar proportion (15%) identified as being from a CALD background.

Caregiving household demographic characteristics

- The most common situation was for the study children to be living in a household where the caregivers interviewed had a spouse or partner who was also living in the household.
- Although about half of the children did not have another study child residing in their POCLS household, the vast majority did have at least one other child (e.g., offspring of the carer) residing in the household. Over half (six in 10) of children also had a sibling living with them. Around a quarter of the POCLS households contained four or more other children aside from the study child, but over half of the children still had their own bedroom.
- Sixteen per cent of children were Aboriginal and placed with a caregiver who was Aboriginal while 23% of children were Aboriginal and placed with a non-Aboriginal caregiver.
- The likelihood of the study child's carer having a partner/spouse living in the household was higher in foster care (80%) than relative/kinship care households (68%).
- Most carers interviewed tended to be satisfied with their current financial situation, despite, at an overall level, tending to be less well off than the general Australian population in regard to their annual household income.

- While a higher proportion of relative/kinship care households had annual incomes of under \$60,000, the majority of relative/kinship carers interviewed believed they were at least reasonably comfortable financially.
- Only a minority of carers reported experiencing financial stressors over the past year, such as an inability to pay utility bills or their mortgage/rent on time, or going without meals.

Housing and neighbourhood characteristics

- The vast majority of the POCLS carers interviewed and their children were residing in a separate house, with approximately six in ten owning their property outright or paying off a mortgage.
- Caregivers tended to be fairly satisfied with how well their current homes and cars were accommodating the family.
- A higher proportion of relative/kinship care households were renting their residences in comparison to foster care households, and relative/kinship carers also tended to be slightly less satisfied with how well their current homes and cars accommodated the family.
- The majority of carers interviewed also had positive perceptions of their neighbourhood, with 90% of carers believing that their neighbourhood was a good or very good place to bring up children.

9.5 Conclusion

In conclusion, the results presented here indicate that the POCLS households were, on the whole, somewhat financially disadvantaged in comparison to the general Australian population – a finding that was more characteristic of relative/kinship care households in comparison to foster care households. Despite these findings, according to carers the majority of children appeared to be placed in households where there were low reported incidences of financial hardship and psychological distress, as well as potentially harmful behaviours such as heavy alcohol consumption and smoking inside the household. In future waves, the trends identified here can be tracked and, ultimately, child-related outcomes relating to these factors investigated.