The Australasian Council of Deans of Arts, Social Sciences and Humanities (DASSH) welcomes this opportunity to respond to the changes and impact of lowering the HELP repayment threshold and subsequent threshold adjustments, and limits on HELP loans as outlined in the Higher Education Support Legislation (Student Loan Sustainability) Bill 2018.

DASSH represents humanities, arts and social science (HASS) disciplines across 37 Australian universities. Our sector is extremely large and diverse, encompassing everything from psychology, sociology, geography and demography through to media studies, the creative arts, history, and language studies. Our sector provides the tools necessary to engage economically, politically and culturally both within our region and internationally. A significant proportion of the Australian workforce is comprised of graduates from our sector (according to a 2012 Graduate Destinations Survey, 64% of graduates working full-time as a proportion of those available for full-time employment).\footnote{Turner, G., and Brass, K. (2014) Mapping the Humanities, Arts and Social Sciences in Australia. Australian Academy of the Humanities, Canberra} While it is true that having a tertiary qualification can be a means to earn a higher income, this is not the case for all graduates, particularly in our sector.

As outlined in our \textit{2014 submission} to your committee on the Higher Education and Research Reform Amendment Bill 2014 and restated in our \textit{2017 submission} to your committee’s inquiry into the Higher Education Support Legislation Amendment (A More Sustainable, Responsive and Transparent Higher Education System) Bill (2017), the proposed changes to the HECS-HELP loan repayment threshold will result in disproportionately higher student HELP debt for HASS students. There is some evidence that five years after graduation HASS graduates earn incomes that are equivalent to or above STEM graduates (QILT, 2016 Graduate Outcomes Survey – Longitudinal (GOS-L)). However, they often have periods of unemployment or employment in positions with low pay for a longer period following graduation than their STEM peers (Graduate destinations data).

Further because more HASS students are women (63.4% compared with 55.4% of all students, 2016 Department of Education uCube data), they are more likely to have career interruptions in the period when they have lower incomes, leading to a higher average debt burden for HASS graduates than their STEM peers. HASS graduates will therefore be required to make repayments from a lower income base, leading to further inequities for our degree outcomes in the wider sector.

Despite the proven contributions of HASS areas to the knowledge economy, attracting HASS students to enter and continue their studies in HASS degrees is creating additional burdens for students and families. The surrounding aspects of the Mid-Year Economic and Fiscal Outlook announcement in December 2017, including the proposed changes to Higher Education Support Legislation will compound problems for HASS students.

Professor Mandy Thomas  
\textbf{President}  
Australasian Council of Deans of Arts, Social Sciences and Humanities (DASSH)

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About DASSH

The Australasian Council of Deans of Arts, Social Sciences and Humanities (DASSH) is the authoritative agency on research, teaching and learning for the Arts, Social Sciences and Humanities (ASSH) in Australian and New Zealand universities.

DASSH supports those within these institutions who have responsibility for the governance and management of research and teaching and learning in their universities. DASSH also supports those who aspire to these positions through a Network of Associate Deans (International), a Network of Associate Deans (Learning and Teaching) and a Network of Associate Deans (Research).