

Submission

to

Senate Employment, Workplace Relations and Education
References Committee

Inquiry into student income support

Submitter: Ben Davison, President

Organisation: Deakin University Student Association

Address: Deakin University Student Association
Pigdons Rd, WAURN PONDS, VIC 3216

Phone:

Fax:

Email: dbenjami@deakin.edu.au

**DEAKIN UNIVERSITY STUDENT
ASSOCIATION (DUSA)**

**SUBMISSION TO THE SENATE INQUIRY INTO
STUDENT INCOME SUPPORT – JUNE 2004**

INDEX

INTRODUCTION	4
1. ADEQUACY OF PAYMENTS	5
1.1 Tertiary Students' Contribution to Australia	5
1.2 Centrelink on Campus: Students' Rights and Entitlements	6
1.3 Students and paid employment	6
1.3.1 Effects on university attendance	7
1.3.2 Course Contact Hours	7
1.3.3 Student Employment Areas	8
1.3.4 Employment in rural and regional areas	8
1.3.5 Other barriers to success in study	8
1.4 Course costs	9
2. AGE OF INDEPENDENCE	10
3. PARENTAL INCOME TEST THRESHOLD	11
4. RENT ASSISTANCE	12
5. INCREASING COSTS OF HIGHER EDUCATION	13
6. CLOSURE OF SFSS	14
7. EQUITABLE ACCESS TO EDUCATION	15
8. ALTERNATIVE INCOME SUPPORT MEASURES	16
8.1 The Educational Textbook Subsidy Scheme	16
8.2 Students and health costs	16
8.3 Tertiary students and nutrition	17
9. THE DEAKIN COMMUNITY	19
9.1 Distance Students	19
9.2 Postgraduate students	20
9.2.1 Postgraduate Coursework Students	20
9.2.2 Postgraduate Research Students	20
9.3 International students	20
10. HIGHER EDUCATION IN THE FUTURE	21
11. RECOMMENDATIONS	22
1. ADEQUACY OF PAYMENTS	22
2: AGE OF INDEPENDENCE	22
3: PARENTAL INCOME TEST THRESHOLD	22
4: RENT ASSISTANCE	23
5: INCREASING COSTS OF HIGHER EDUCATION	23
6: CLOSURE OF SFSS	23
7: EQUITABLE ACCESS TO EDUCATION	23
8: ALTERNATIVE INCOME SUPPORT MEASURES	24
RERERENCES	25
APPENDIX A: DUSA MODEL FOR CENTRELINK DELIVERY	26
APPENDIX B: SENATE INQUIRY INTO STUDENT INCOME SUPPORT	28
APPENDIX C: TABLES OF RESULTS: QUESTIONS 1 – 7; 9 - 11	30
APPENDIX D: RESPONSES TO QUESTION 13	33

INTRODUCTION

Deakin University Student Association (DUSA) welcomes the opportunity to present this submission to the Senate Inquiry into Student Income Support.

DUSA is one of the largest student organisations in the country, representing more than 33,500 students, of whom approximately:

- 14,000 are distance students;
- 9,000 are postgraduate students; *and*
- 3,215 are international students.

(NOTE: These groups do overlap with each other; there are many postgraduate distance students and international postgraduate students, for example.)

Like all student associations, we see many students struggling to make ends meet while they undertake study. We agree that it is time for all student income support schemes to be reviewed and overhauled in order to:

1. increase access and equity for all students; *and*,
2. provide a liveable income for those who pursue higher education; *and*,
3. raise the profile of tertiary students in the Australian community, recognising the contributions that they make to their community upon graduating and the sacrifices that they make while studying.

This submission includes discussion of each of the Terms of Reference with particular regard to the Deakin University student community, with recommendations offered for each Term of Reference.

To assist in preparing this submission, DUSA undertook a questionnaire regarding Student Income Support (Appendix B). 217 students replied to our survey. The quantitative results of this questionnaire are included as Appendix C. The qualitative answers given have been woven, where relevant, through the body of the submission and are included in full in Appendix D.

We have also included a model for delivery of Centrelink services to tertiary students. This scheme is currently running on all Deakin campuses. Our Centrelink delivery model is included as Appendix A.

1. ADEQUACY OF PAYMENTS

To study – particularly full-time – at a tertiary level requires dedication and a number of significant sacrifices. These include foregone income, geographical shifts owing to course locations, future debt due to the current HECS load carried by students, and years of living in poverty because of fundamentally inadequate student income support schemes.

Every tertiary student relying solely on a student income payment is living in poverty. A 2001 Australian Council of Social Services (ACOSS) analysis of social security payments and the Henderson Poverty Line (HPL) found that single adult students (over 25) relying exclusively on Austudy are 39% below the HPL, while younger students (18-24) living away from home and receiving Youth Allowance are 18% below the HPL (ACOSS: 2003).

"Well, the fact that individuals like myself live roughly \$140 under the poverty line per week is not only insulting but utterly devastating. Our basic human rights are not met and we are supposed to be grateful." (Anonymous response to Q 14, Appendix A)

Poverty is defined as "an inability to meet basic needs due to lack of resources". Current government payments fail to cover the actual expenses and requirements of students. These "benefits" do not meet the need for basic living expenses (accommodation, food, utilities, clothing, heating, transport) and certainly do not stretch to cover the actual expense of studying – textbooks, study materials, computer and internet access, photocopying, course-related trips or excursions, phone/mobile phone expenses and required clothing for work, among others.

"It is ridiculous to expect students to live on or under the poverty line, as well as expecting them to work to further their education. People just can't live or function like that." (Anonymous response to Q 14, Appendix A)

"If you live by yourself it's impossible to get by with just Youth Allowance." (Anonymous response to Q 14, Appendix A)

"I never have enough money." (Anonymous response to Q 14, Appendix A)

In effect, DUSA holds the view that the income support benefits currently paid to students really act as a fortnightly emergency payment that cover some – but not all – of the most urgent requirements of students. There is no provision for students to put money aside for expenses such as car registration or repairs, medical appointments, or large bills. The money is received by the student and immediately paid back out into the Australian economy in the form of rent, utility payments, and the purchase of essentials such as food.

1.1 Tertiary Students' Contribution to Australia

"I receive an allowance but it never lasts. I always run out and am missing lunch, textbooks, and other important resources." (Anonymous response to Q 14, Appendix A)

DUSA would like to see a student income support scheme implemented that would view full-time study as a kind of intellectual apprenticeship (a transformative experience towards professionalism) that generally benefits Australia in the longer term, both economically and in terms of social capital.

DUSA would like to see the community perception of students significantly raised. Students work hard, for little or no money, pay high fees, and upon graduation generally contribute an increased level of taxation to the Australian community. They also contribute to the social and knowledge

capital of their society. The students of today are the nurses, teachers, doctors and scientists of the future. Higher education is not simply a private good; it is essential to the future economic wellbeing of Australia.

While graduates are generally respected, paradoxically students are thought by many sectors of society to be “bludgers”, dilettantes, or people who simply don’t want to do a “real” job. This perception is certainly unfair, and may cause students to redouble their efforts at paid employment in order to disprove it.

"It's totally stupid that Centrelink penalises Youth Allowance recipients based on how much they earn per week. I am happy to work more hours and contribute to the economy, but as my Youth Allowance becomes greatly reduced if I do more than 2 shifts, I may as well not work and just claim benefits. I get so irritated when people say, "well, you're just a student, you're a bludger" because I don't work much....." (Anonymous response to Q 14, Appendix A)

Any proposed income support scheme would need to take into account the actual financial needs of students, their contribution to the wider community, and the responsibility of the Federal government to ensure that education is available on an equitable basis for as many people as possible on a merit rather than an income-contingent basis. Consideration of student income support also needs to address the future financial benefits to Australia in contributing significantly to educating our population and ensuring that our professional base is maintained.

1.2 Centrelink on Campus: Students' Rights and Entitlements

Some students are entitled to minimal payments – Austudy, Youth Allowance - that do not cover the costs of studying.

Due to the fact that students often do not realise their entitlements, DUSA has arranged for Centrelink staff to be available on all campuses at peak times (beginning of each semester) and at other times as necessary.

Our model for Centrelink service delivery on campus is included as Appendix A, and we believe that this model needs to be implemented on all Australian university campuses.

1.3 Students and paid employment

Current rates of payment are clearly set with the expectation that students will work to supplement their allowance. A student support payment allows a student to live in circumstances of absolute poverty. A student support payment plus work within the allowable limit allows a student to live in relative poverty, but compounds the difficulty of graduating successfully in a chosen course of study.

A report for the Australian Vice-Chancellors' Committee titled *Paying Their Way* (Long & Hayden, 2000) found that in 2000, 72.5% of full time students were in paid employment and worked an average of 14.5 hours per week, while more than 50% of all part time students are employed in full time positions. A third of all part-time students also work part time or causally.

The AVCC report found that over 30% of full time students were missing classes 'frequently' because of the need to be in paid employment, and that over half of these respondents felt it was having serious consequences for their studies.

DUSA is extremely concerned about the effect that the requirement for students to undertake paid work is having on students, and urges the Senate to push for a liveable income for students.

1.3.1 Effects on university attendance

It is common for students with heavy course loads and work commitments to attend tutorials (for which attendance is marked) but skip lectures (where attendance is not marked) and rely on friends for lecture notes. Students missing lectures are missing out on the delivery of information; students missing tutorials are missing out on discussion of course information and running the risk of losing income support benefits due to non-attendance.

For courses that require fewer contact hours but more reading and research time, the result is that the student is forced to study less in order to work more. This may have a number of results. The student, although capable of better, may only attain a pass degree that does not allow them to undertake an Honours year, thus jeopardising their future.

Other students may simply find that, despite the fact that they are both paying and sacrificing money in order to study, they cannot find the time to study to the depth that is required to lead to original or groundbreaking conclusions in a particular discipline.

Some students reduce their course load and take longer to complete their courses, with the result that they live in relative poverty for 5 or 6 years, rather than in abject poverty for 3 or 4 years.

The university community also suffers. Attending university is more than just an academic exercise; students who rush to class and then rush to work are missing out on other important aspects of university life, including the chance to participate in debating and sport, clubs and societies, and university committees and boards.

DUSA is concerned about the decline of the feeling of belonging to the university community as a consequence of the time pressures faced by students.

1.3.2 Course Contact Hours

Courses vary in full-time contact hours. A full-time Bachelor of Arts requires, at a minimum, 10 hours per subject per week including class contact time – a 40 hour week for a pass level. With 14 hours of paid work, this requires the student to undertake 54 hours of work per week, and they haven't begun to put in the hours necessary to graduate in their course with honours.

This is an unacceptable situation, and in other courses with even heavier study loads and contact hours (ie. Architecture, with an average of 60 hours per week), the practical difficulties of this situation are immediately apparent. If a student cannot work due to study load and does not qualify for income assistance, s/he cannot undertake architecture, medicine, engineering or other high-load courses – unless s/he is prepared to study part-time for many years or his/her parents are prepared and financially able to fully subsidise the student through their years of study.

"I have to work so much that I can't study. I will take 6 years to finish a 3 year course because I can't afford to study full-time." (Anonymous response to Q 14, Appendix A)

Contact hours for all courses vary from semester to semester, and this requires students to regularly vary their hours of availability for work. Some courses require practical work commitments – teaching rounds; nursing pracs; engineering co-op semesters, etc. These are generally unpaid and require full-time hours of work.

1.3.3 Student Employment Areas

The sectors that traditionally employ students – hospitality, market research, cleaning, etc - are typically low-paid and unreliable as far as providing a regular income is concerned. Having once secured part-time employment, it can be difficult for students to regularly change their hours of availability. Thus they may need to find new employment each time their course hours change. In a glutted casual / part-time market, this is never easy.

These employment areas unfortunately tend to be exploitative. When student income support is raised to a liveable level, the need for students to work in these exploitative areas will consequently diminish.

DUSA asserts that should student income support remain set at a level that forces students to undertake paid work, student associations should receive funding to educate students regarding workplace rights, industrial relations, and workplace health and safety.

1.3.4 Employment in rural and regional areas

Students in regional and rural areas are doubly disadvantaged by the requirement that students work to supplement their basic benefit. Students can only work when there is employment available.

Regional and rural cities and towns have fewer employers, and these employers have many potential employees to draw on within the student population. Needless to say, students with advantages – a car, good employment history, limited course contact hours – will find it easier to secure employment than those who lack these advantages.

For low-income students in capital cities there are also a number of other income support assistance measures, apart from SIS payments, that students can access. These include greater access to bulk-billed medical facilities, free food facilities (the Hare Krishnas', a variety of charities), and cheaper goods such as petrol and staple food items.

1.3.5 Other barriers to success in study

The need to work also compromises students' ability to access their university library, meet with their lecturers and tutors to discuss their work, or have any meaningful dialogue with their fellow students.

Any realistic student income support scheme needs to make it possible for students to live adequately and be able to afford non-deferrable course costs while undertaking full-time study without the need to also work part-time.

"...I am another victim of this government's residual welfare ideology, where I'm told by the Howard Government that if I want to have a life and participate in society, I have to go out and work, don't I?"

Well the only problem with that MR HOWARD, is that this is what I'm studying for! Only I'm not sure if I can keep my Aussie dream alive or even attain it to be quite honest, because it is very hard to study while you're trying to keep yourself alive week to week, not knowing how you're going to cope with even the most basic living expenses (let alone luxuries).

I will be sure to sent you a thankyou card MR HOWARD when and if I finally become one of the educated "clevers" in your would-be clever country." (Letter received in response to DUSA questionnaire, May 2004)

1.4 Course costs

The actual cost of courses also rises every year, government funding to tertiary education decreases annually, and HECS is currently in the process of being deregulated. Student income support has not risen in line with other benefits, however, and has become increasingly inadequate in covering course-related costs and the general cost of a higher education.

Even for students who defer course payments, there are a host of other non-deferred expenses including textbooks, course notes, books which are not set as textbooks but which are frequently used, internet connection and downloading costs, photocopying, parking permits, relocation expenses, general stationery, printing, mobile phone expenses, and computer hardware and software upgrades.

2. AGE OF INDEPENDENCE

The “age of independence” is a source of frustration to many students and their families. Student income support payments are the only government payments that require an age of 25 or older in order to qualify as “independent”.

"For anything that costs money, you can be an adult at 15 – 18. But to receive independent student money you have to be over 25 – it's ridiculous."(Anonymous response to Q 14, Appendix A)

The average age of leaving the parental home is currently 27, which certainly stretches the definition of a “young adult”. This puts a significant financial burden and added relationship strains on parents and young adults. Many parents require young adults to contribute financially to the home; young adults who cannot contribute financially to the home are in an anomalous position. The line between a dependent child and an independent adult is now blurred between the ages of 16 and 25 – an age at which in past decades young adults would be beginning work and establishing their family lives.

"Should receive rent assistance when living at home, with parents, etc. It was actually costing more at home for me, so I moved out. Not all parents are the same. The stand on your own 2 feet philosophy."(Anonymous response to Q 14, Appendix A)

Young adults often find it degrading and difficult to have to rely on their parents beyond school age. Between the age of independence and the parental income test threshold however, students and families have little choice. Parents, who generally want the best for their young adults, find that resentment can affect both sides of this forced relationship of extended dependence.

"Money is given to people in regards to their parents income or being classed as independent. What if your parents earn too much and won't fund you in uni, which is fair, and you haven't taken a year off to work? This in regards to Youth Allowance."(Anonymous response to Q 14, Appendix A)

Centrelink parenting payments end at 16, after which young people who qualify can access Youth Allowance (parents of 16 – 18 year old high school students can ask that the Youth Allowance be paid to the parents). Youth allowance for single young adults living at home is \$174.30 fortnightly. This payment is income tested, which leads into the next area of the submission.

3. PARENTAL INCOME TEST THRESHOLD

It is a general truth that the cost of raising a child increases with every year that they age. Preschoolers are more expensive than babies; teenagers are more expensive than primary school age children; young adults are far more expensive than teenagers. Research by the National Centre for Social and Economic Modelling (NATSEM) demonstrates that to raise 2 children to the age of 20 costs around \$448,000 (Percival, R & Harding, A., 2003: 3).

All working people are expected to contribute to superannuation and plan to save for their own retirement. Many people expect to save considerably more money towards retirement once their children are young adults. Parenting payments cut out once children are 16 and parental income test thresholds for youth allowances are set below a level at which saving is possible. Thus a generation of parents are being forced to compromise their own financial future in order to educate their children to the level required to succeed in today's employment market.

The parental income test threshold, as it currently stands, is draconian and short-sighted. This aspect of student income support ignores the important role of higher education in providing a pathway out of intergenerational poverty/low-income cycles, by presenting deterrence to students and their parents, or stretching the finances of lower-income families to an unliveable degree. It allows the government to restrict benefits to a smaller group of students and penalises a marginalised section of society to an unacceptable extent.

4. RENT ASSISTANCE

Youth Allowance – Impact on Housing Affordability

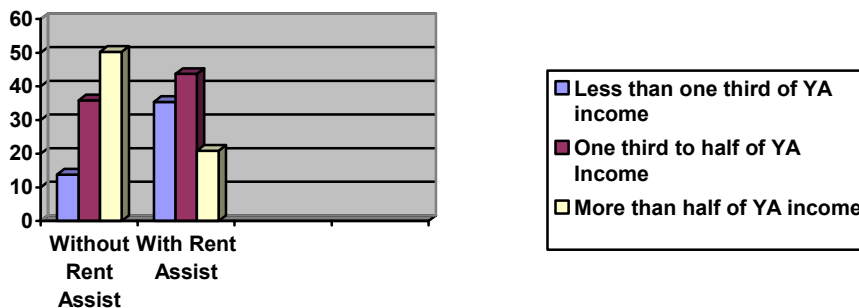
In June 2002 the number of recipients of Youth Allowance was 87,605. The proportion of income spent on rent for those without Rent Assistance was:

Less than 30%	30-50%	More than 50%
13.8%	35.9%	50.3%

The portion of income spent on rent for those with Rent Assistance was:

Less than 30%	30-50%	More than 50%
35.4%	43.7%	20.9%

The table below illustrates these figures (Source: <http://www.aihw.gov.au/publications>: May 2004)



Most urban universities are located in areas in which rents are high. Students find it difficult to maintain a motor vehicle due to cost factors, and because most students are already time-poor, they often have little choice but to live near their university.

The suburbs of Carlton in Melbourne and Newtown in Sydney, where Melbourne University and Sydney University are respectively located, have high poverty levels, largely due to the number of students living in this locality. Apart from the student population and several housing commission estates, Carlton and Newtown are gentrified inner-city suburbs; rents are high even for students who share-house throughout their studies.

In regional areas, there are additional problems although house rental prices may be somewhat lower.

Universities in regional cities are often located some distance away from urban areas (ie. Deakin University's Warrnambool campus is 10 km from town). Access to the university is quite limited for those who do not have a car, as public transport is not frequent. For students combining work and study, this presents several additional difficulties.

Rent assistance is provided on a scaled basis. A student living on their own receives the highest level of rent assistance, but the assistance is scaled back for those who share-house. (This does not take into account that some people share-housing in capital cities pay more than a student living on their own in a regional centre.)

5. INCREASING COSTS OF HIGHER EDUCATION

In 1986, the HEAC (Higher Education Administration Charge) scheme was implemented. This required tertiary students to pay an upfront charge of \$250 per year towards their education. Adjusted to real terms, this works out at \$459.64 today. However, 17 years later, a Band 3 HECS student can expect to pay \$8034 per year which in 1986 would have been \$4,369.76 per year – 17 times greater than the HEAC charge (calculated using the Australian Cost of Living Calculator: <http://www.ex.ac.uk/trol/scol/calcolau.htm>.)

“Close scrutiny of the Coalition’s Higher Education Policy reveals that it contains false claims about Australia’s comparative investment in Tertiary Education.

The Coalition policy claims that “as a share of GDP our investment in tertiary education is higher than the United States [and] Canada ...” (p. 16, <http://www.liberal.org.au/policy/highered.pdf>).

The latest OECD figures, released in June this year, reveal that Australia’s investment is 1.59% of GDP, considerably less than Canada’s 1.85% and the USA’s 2.29% (page 81 of OECD Education at a Glance- 2001 Edition, attached). “The OECD figures reveal that Australia has the fourth most privatised tertiary education system. Only in Korea, Japan and the US are students and their families forced to carry a heavier burden in funding their tertiary education. (See attached graph)

“The conclusion which should be drawn from the OECD comparison is that Australian students and their families are already carrying an unfair share of funding universities. Polling by Newspoll last weekend revealed that 84% of those who believe university funding should be increased believe that the extra money should come from Government.” (National Tertiary Education Union: 2001: <http://www.nteu.org.au/news/2002/2002/2988> : accessed June 2004)

DUSA contends that the cost-shifting that has occurred from the Federal government – who have a responsibility and obligation to fund higher education – to the students is completely inequitable.

Research undertaken in New Zealand demonstrates that it will take 17 years for the average man and 51 years for the average woman to repay their tertiary education debt (CAPA: 2003, p 4).

Students are paying more for much less in many ways. Lecture theatres are crowded; staff/student ratios have increased; feedback from lecturers and tutors is hard to access. The community life of universities has decreased due to the paid working hours of students, thus compromising the ability of students to participate in a “community of scholars” – one of the key aspects of a university education.

All the cost issues raised in Section 1 of this submission further demonstrate the increasing costs of higher education.

6. CLOSURE OF SFSS

The Student Financial Supplement Scheme (SFSS) has always been a contentious issue as it increases indebtedness to students, but the removal of this scheme will certainly impact on poorer students.

In many cases where a student cannot undertake paid work while fulfilling their study commitments, the SFSS has been the only factor maintaining their ability to continue studying.

The closure of the SFSS makes it even more crucial that student income support rates must be raised to a realistic and liveable level.

7. EQUITABLE ACCESS TO EDUCATION

DUSA strongly believes that tertiary education should be based on a merit system. The ability to pay high fees is no guarantee of success in any field of study, any more than low income *per se* is a successful predictor of likely failure in higher education. This does not mitigate the fact that student poverty itself is a direct contributor to attrition, course failure, and low or mediocre subject results.

Participation in tertiary education among low SES students has remained constant at about 13% for thirty years; ATSI students comprise only 0.5% of all Victorian universities. Rural or isolated students make up only 17% of Victorian university students.

There are currently six equity groups receiving minimal funding. These groups include:

- indigenous students;
- students from rural and isolated areas;
- people from low-income backgrounds;
- people with disabilities;
- students from non-English speaking backgrounds; *and*
- women, especially those in non-traditional areas of study and higher degrees.

In order for people from diverse backgrounds to access tertiary education on an equitable basis, there needs to be recognition of the disincentives that exist for Equity & Diversity (E&D) target groups. These include:

- Inability of low-income families to finance 3-5 years of tertiary education for their children.
- Debt aversion.
- Lack of substantial E&D scholarships.
- The number of upfront charges that cannot be deferred to HECS and that present significant deterrence to low-income students and their families.
- The difficulty of being a first-generation university student.
- The difficulties involved with relocation from a rural or regional area to a university environment.
- The additional constraints faced by people with disabilities.

Any inquiry into student income support needs to address the additional needs of students from ATSI, low SES, and rural and regional backgrounds.

Education – especially higher education – is recognised as one of the major pathways out of poverty. The children of university graduates are more likely to aspire to a tertiary education, and are more likely to have the parental backing and financial resources to succeed in this aspiration. Truly, nothing succeeds like success. (see: Long, M, Carpenter, P and Hayden, M: 1999)

DUSA strongly believes that student income support needs to be a source of real assistance in providing pathways out of poverty and low-income cycles. The reason for identifying E&D groups for additional funding is surely to provide real help in paving these pathways.

This includes recognition of the fact that low-income parents cannot support their university-aged children and save for their own retirement, and that university students who must work during their years of study often do less well than those who do not.

8. ALTERNATIVE INCOME SUPPORT MEASURES

Apart from raising income support levels to a liveable income, there are a variety of additional income support measures that could be put in place to assist students. These could include:

- free health care;
- affordable weekly/monthly concession travel tickets for public transport;
- the reintroduction of the Educational Textbook Subsidy Scheme, or the development of a better scheme to replace it;
- funding to all Australian student unions/associations to establish not-for profit services for all students on all Australian campuses.
- unless benefits are raised to our recommended level, there should be a higher threshold for student earnings while receiving SIS benefits;

8.1 *The Educational Textbook Subsidy Scheme*

On the 30th June 2004 the Educational Textbook Subsidy Scheme, which has given students an 8% subsidy on all textbooks, will be abolished. The average cost of a textbook is \$80, with an upper price of \$400-\$500.

This important scheme needs to be replaced by an equivalent or improved system of rebating textbook costs.

DUSA believes that the loss of this scheme will only place further pressure on students limited resources.

8.2 *Students and health costs*

Although students receive benefits comparable to other welfare benefits – minus rent assistance, in the case of Austudy – many do not realise that they are eligible for health care cards. They may also not receive pharmaceutical benefits allowances.

In the case of health benefits, evidence suggests that many students work casually (Long & Hayden: 1999: 95). When they become ill, there is no provision for sick pay. The cost of visiting a doctor works out at over 20% of an independent student's total weekly benefit. The cost of any treatment or medication will be additional to the basic cost of a doctor's visit.

*"As a student, it is extremely hard to fund your everyday needs, even harder when it is time to buy new books, or if you need to see a doctor or dentist. Health care should be **FREE** for students. I believe that the rate of youth allowance should be a flat rate, equating to a **REALISTIC** wage of 20 hours a week, whether you are living at home, away from home, or are working. The amount of youth allowance provided to students today is insignificant, it punishes students for working, and especially for picking up extra shifts in case it is that crucial time of year when we need to buy books, or see a doctor. Students pay taxes like everyone else as well as their HECS, and we have not received any relief in the budget, nor do we receive a fair amount of financial support in what is possibly the most crucial period of our lives. (Anonymous response to Q 14, Appendix A)*

DUSA would like to see that any student income support scheme proposed supports students effectively in sickness and in health.

8.3 Tertiary students and nutrition

It is well documented that there is a link between adequate nutrition and successful study. (See the following websites: http://www.health.gov.au/pubhlth/strateg/childnutrition/success_nat.htm, <http://www.fruitnvegweek.health.wa.gov.au/about/index.asp>, <http://www.dest.gov.au/schools/indigenous/publications/nielnsreport.htm#Key%20Element%202> for further information.)

Many primary schools provide breakfasts for children and assist with lunches to address concerns related to students who perform poorly due to inadequate nutrition.

"In addition to the more acute problems of poor nutrition that can be detected through health screening, short term hunger (i.e. children who come to school without breakfast or lunch) will severely limit a child's capacity to concentrate and learn in the classroom setting. Research has shown the physiological effects of short-term fasting affect brain function sufficiently to explain this effect – an effect often manifested through either lethargy or, disruptive behaviour that affects other children in the classroom."
(<http://www.dest.gov.au/schools/indigenous/publications/nielnsreport.htm#Key%20Element%202>)

There is plenty of evidence to suggest that the same concerns exist for tertiary students. Most student associations on Australian campuses provide regular free food events – barbecues, breakfast clubs, etc – and these are always well attended. Some student associations have initiated schemes such as bulk-buying programs, co-ops, welfare fridges, one guaranteed three course meal a week, and / or arrangements with local markets to take and distribute all allowable unsold food after a weekend.

The following extract is taken from a letter received in response to DUSAs questionnaire. The nursing student, who lives in Geelong, is currently undertaking a placement in Melbourne totalling about 45 hours a week:

".... I basically live with friends in Melbourne at the moment and am surviving off 2 minute noodles (5-pack for a dollar BARGAIN) and cheese jaffles. I may be horribly underweight by the end of this month Oh well. This is basically a sob story and I know that I will not get anything even if things do change as I will probably have finished my degree by then anyway ... things must change for the welfare of future nursing students."

The hectic schedule of combining classes and paid work, allied to the low level of income, means that students often eat inadequately. The bureaucratic answer is that it is cheaper to eat well than to eat badly, but this argument is flawed for a number of reasons.

Bargain hunting for food takes both time and adequate transport. To cook nutritious food using lower-cost ingredients takes more time, and students are already time-poor as well as income-poor. Student associations that implement bulk-buying schemes are of great assistance in this area; however, this can be heavy work for student associations who may need to limit other services in order to make this commitment.

Poorly nourished students cannot concentrate or retain information as effectively as well nourished students. These students are also at risk of ongoing poor health; the immune system requires a good nutrition level to function effectively. Students who are eating poorly are vulnerable to any infection that is going around and as previously mentioned their health costs are not covered.

"Need more money for decent eating. My clothing is lousy too." (Anonymous response to Q 14, Appendix A)

Students who are ill more often miss more classes and have less personal reserves to put toward peak stress times (ie. final exams and large assessment tasks). While we have not found any research undertaken to explore this area, DUSA would not be surprised to find that there is a strong link between poor nutrition and course failure and attrition rates.

9. THE DEAKIN COMMUNITY

Of the 34,000 students enrolled at Deakin University, approximately 14,000 are distance students, 9,000 are postgraduate students, and ---are International students. Each of these cohorts experience particular issues with regard to student income support.

9.1 *Distance Students*

Distance education is expanding rapidly worldwide as technology makes this process possible and as cost-squeezing occurs in Australia as Federal funding diminishes.

About 14,000 Deakin students are distance students. DUSA coordinates a distance campus committee, employs a full-time distance support officer (staff), and undertook a DUSA distance survey in 2003 which surveyed 1836 distance students. DUSA also arranged focus groups with distance students in rural and isolated areas in 2004. From the survey and focus group discussions we have drawn out the following issues related to the extra costs of studying:

- 21% of those surveyed never or seldom felt comfortable with their financial situation. 24% of those were female.
- Having to utilise the web as the only means of studying is quite expensive. Therefore to reduce costs, students don't log on as often as the Uni expects, thus causing them to miss information at vital times, in the end affecting their study results etc. This costs them even more if they miss a date to enrol etc (which is communicated by web) and have to pay late penalty fees.
- Incarcerated students do not receive any funding, yet still have to pay for their education exactly the same as any other student. Their Aboriginal / Torres Straight Islander counterparts do, however, receive Abstudy.
- Distance students now have to print out their own study materials, which means they must have a printer, buy paper, ink cartridges etc.
- Distance students have to pay for long distance telephone calls to get onto lecturers for advice and contact, unless they are calling the course materials hotline (freecall), or are phoning through the DUSA Distance Toll-Free line and are transferred.
- The costs of keeping up to date with software and hardware that is compatible with online studying are considerable.
- Posting of assignments is an ongoing expense.
- The cost for every course is the same for on and off campus students.
- Distance students must pay the cost of getting textbooks delivered to their residence, as well as the actual costs of those books.
- Distance students do not have access to second-hand books, unless they travel to the appropriate campus - another cost.
- Distance students must pay to attend distance orientation sessions.
- Out of 1836 survey respondents 618 said they had considered dropping out of their course. 73 of those said it was due to financial issues and course costs.

DUSA believes it is essential that a review is undertaken to investigate the needs of distance students, including income support measures that take into account all the extra costs that distance students must bear.

9.2 Postgraduate students

9.2.1 Postgraduate Coursework Students

Postgraduate coursework students are the fastest growing domestic student cohort. A postgraduate coursework degree can be invaluable in retraining, upgrading job skills or improving employability for mature people.

All but a few postgraduate coursework degrees are full fee paying, and most don't attract any kind of government income support.

Postgraduate study is an essential aspect of lifelong learning, an important goal for Australia that cannot be undertaken unless support is provided to students who undertake it.

9.2.2 Postgraduate Research Students

Research students who do not qualify for a scholarship are excluded from full-time study because of the lack of income support. Quality research and innovation are essential to improving Australia's economy. Many eligible students miss out on a scholarship and are unable to access an alternative form of income support, thus Australia is the poorer for the loss of potential advances in knowledge.

9.3 International students

International students do not qualify for student income support benefits, as these are only available to qualifying Australian citizens.

International students are Australian taxpayers; they bring money into the economy and contribute to the GST every time they spend it; they pay tax through employment; they pay much higher fees than domestic students. They pay full medical fees with no rebate; full fees for their primary and high school aged children; full prices for public transport tickets.

DUSA questions the reasoning behind the denial of access to alternative income support measures for international students. DUSA sees many international students living in unacceptable levels of poverty.

We believe that all the alternative income support measures mentioned in Section 8 should be available to international students, and that material aid strategies for these students be introduced.

It must be considered that between 1995 and 2000 international student load grew by 137.1%, while domestic student load grew by only 9.9% (Considine, M., Marginson, S. & Sheehan, P.: 2001: 20). International students bring in an enormous amount of revenue for Australia; education is our fifth largest export item.

DUSA contends that this situation denies international students the same rights as other tax paying citizens. The rights of International students need to be reviewed in light of their important contribution to the Australian economy.

10. HIGHER EDUCATION IN THE FUTURE

Australia's knowledge and social capital, both for the present and the future, needs to be seriously considered. A broad knowledge base is an important social good; a cohesive society needs people from all disciplines and professions - poets and architects, doctors and philosophers, writers, actors, teachers and health care workers.

The future employment requirements of Australia must also be considered in terms of how many people we need to qualify in particular disciplines. The ageing population and lack of new graduates in some disciplines – teaching, nursing, etc – needs to be addressed as a matter of urgency.

In the current realities of higher education, fewer people are likely to choose courses that will lead to jobs that serve a social good but provide lower remuneration.

Those who graduate in careers that are highly paid are likely to charge higher fees in order to pay their HECS debt more quickly.

As an example, medicine remains one of the most expensive courses available. Australia has a serious problem with the lack of doctors willing to work in rural and regional areas. University students from rural and regional areas (and others) may wish to work in these areas upon graduation, but find themselves unable to do so, as they need to "chase the money" in order to repay their HECS debt. Similar problems occur with law (Legal Aid is not the first choice for many graduates), and political and policy studies (the community sector is often under-resourced in this area).

DUSA believes that all Australian tertiary students are entitled to adequate income support that allows the time and space to undertake a course of study to its optimum level without undertaking paid work, equitable treatment, community respect, and recognition of the contribution that students make to Australian society.

DUSA hopes that this Inquiry into Student Income Support produces fairer living standards for all Australian students.

11. RECOMMENDATIONS

DUSA would like to make a number of recommendations to the Senate Inquiry.

1. ADEQUACY OF PAYMENTS

Any adequate student income support scheme must provide sufficient income to cover basic living expenses as well as normal course costs and occasional irregular / emergency expenses.

DUSA recommends that:

- 1 a.** the basic living costs and course costs of students are realistically determined.
- 1 b.** a review is undertaken to determine the extra costs of distance students in order that these students be fairly and realistically supported.
- 1 c.** student income support levels are set at a liveable rate that adequately covers students' basic living costs plus course costs without requiring students to undertake paid work during full-time study.
- 1 d.** student income support schemes are extended to include student's studying full-time for a postgraduate coursework degree.
- 1 e.** student income support schemes are extended to include eligible postgraduate research students who are unable to access scholarship support.
- 1 f.** students be made generally aware of their right to income support through the provision of Centrelink staff to be made available to all Australian university campuses.
- 1 g.** in any case where a student has not realised that they are eligible for benefits until later in the academic year, full back-pay should be given within two weeks of application.
- 1 h.** up-front fees are abolished.

2: AGE OF INDEPENDENCE

The age of independence should be set in line with community perceptions and expectations. For almost every other purpose, young people are considered adults at 18.

- 2 a.** DUSA recommends that the age of independence should be set at 18.

3: PARENTAL INCOME TEST THRESHOLD

The income test threshold should be set in line with community perceptions and expectations regarding adulthood and with an awareness of the commitments that parents must make at this stage of their lives towards investing in their own financial independence throughout retirement.

- 3 a.** DUSA recommends that the parental income test threshold be applied only to students under the age of 18.

4: RENT ASSISTANCE

Rent assistance is an important part of most benefits.

DUSA recommends that:

- 4 a.** rent assistance be available to all students who qualify as independent and who pay rent or board or who make mortgage payments, including students living in the family home.
- 4 b.** rent assistance payments are tied only to the board/rental/mortgage costs borne by students. There will thus be no need to distinguish between shared/non-shared residences.

5: INCREASING COSTS OF HIGHER EDUCATION

Student Income Support measures must realistically address the increased cost of living and the costs involved in undertaking higher education and provide for these costs.

DUSA recommends that:

- 5 a.** student income support rates take into account all the usual costs of full-time tertiary study and provide adequately for these.
- 5 b.** the recent HECS changes be revised and rejected and that Federal funding be significantly raised.

6: CLOSURE OF SFSS

DUSA does not support measures that increase levels of student indebtedness. The SFSS has only been utilised by students in the past because student income support levels were inadequate.

Loan schemes are an inadequate and inequitable means of increasing student income. When student benefits are increased to a liveable income level, the need for students to add to their HECS debt with student income debt will disappear.

- 6 a.** DUSA recommends that further loan schemes are not considered, but that benefits are brought into line with the real costs of student life.

7: EQUITABLE ACCESS TO EDUCATION

Tertiary education must be available on an equitable basis to all people who are capable of undertaking such study and who wish to do so.

DUSA recommends that:

- 7 a.** financial assistance be readily available to all students who require it.
- 7 b.** university access be available on a merit basis rather than on wealth.

- 7 c.** comprehensive programs that help to ensure access for first-generation university students must be implemented, particularly for those from E&D target groups.
- 7 d.** student income support be provided to all students whose parents would be unable to effectively fund their own retirement if they supported their young adults through the tertiary education process. Realistic student income support is essential to equitable access to tertiary education.
- 7 e.** any proposals regarding Voluntary Student Unionism (VSU) be permanently retracted. Student unions/associations have an important role in ensuring that students experience equitable treatment while undertaking tertiary study.
- 7 f.** in the event that student income support is not raised to a liveable level, DUSA recommends that student unions/associations be funded annually to provide information/education to students regarding workplace rights, OH&S, industrial relations, and

8: ALTERNATIVE INCOME SUPPORT MEASURES

A number of alternative income measures for students are imperative, including:

DUSA recommends that:

- 8 a.** all students receiving student income support are automatically provided with Health Care Cards.
- 8 b.** all students receiving student income support be fully informed regarding their entitlement to the Pharmaceutical Benefits Scheme.
- 8 c.** weekly/monthly travel passes should be available to all low-income earners, including students.
- 8 d.** every student union/association operating on Australian campuses should be funded to develop the infrastructure to develop not-for-profit services – bulk-food shops, food outlets, etc – for students.
- 8 e.** subsidies are given to student unions/associations for material aid to be given to International students living in poverty.
- 8 f.** International students, as taxpayers, should be entitled to all alternative income support measures available to domestic students.
- 8 g.** the children of International students should be entitled to government primary/secondary schooling at the same cost as Australian families.

RERERENCES

- Australian Council of Social Services (ACOSS) (March 2001) **Analysis of social security payments and Henderson Poverty Lines for the March 2001 quarter**, ACOSS, <http://www.acoss.org.au/info/2001/304.htm> , accessed April 2004.
- Australian Institute of Health & Welfare (AIHW) (May 2004) **AIHW Bulletin No 14 – May 2004** Australian Government Publishing Service, May 2004, <http://www.aihw.gov.au/publications>, accessed May 2004
- CAPA (2003) **The Social and Economic Impact of Student Debt – March 2003** Council of Australian Postgraduate Associations, Melbourne, Australia
- Chapman, B & Ryan, C (October 2003) **Higher Education Financing and Student Access: A Review of the Literature** Economics Program, Research School of Social Sciences, Australian National University
- Considine, M., Marginson, S. & Sheehan, P. (2001) **The Comparative Performance of Australia as a Knowledge Nation: Report to the Chifley Research Centre** June 2001
- Deakin University Student Association (DUSA) (Apr-Jun 2004) **Student Income Support Survey**, Deakin University Student Association, Geelong, Victoria
- Deakin University Student Association (DUSA) (2003) **Distance Survey Report 2003** Deakin University Student Association, Geelong, Victoria
www.deakin.edu.au/dusa/news/pdf/DUSA_DistanceSurveyResults.pdf
- Long, M & Hayden, M (2000) **Paying their way: A survey of Australian Undergraduate University Student Finances** Australian Vice-Chancellors' Committee (AVCC),
- Long, M, Carpenter, P and Hayden, M (1999) **Participation in Education and Training: 1980-1994**, Australian Council for Education Research, Melbourne.
- National Tertiary Education Union (November 2001) **"Coalition Higher Education Policy misleads on OECD comparison" : 8 November 2001**
<http://www.nteu.org.au/news/2002/2002/2988> , accessed June 2004
- Percival, R & Harding, A., (2003) **The Costs of Children in Australia Today** National Centre for Social and Economic Modelling (NATSEM), University of Canberra. Paper presented at the Australian Institute of Family Studies Conference, Melbourne, 13 February 2003

APPENDIX A: DUSA MODEL FOR CENTRELINK DELIVERY

In 2001 DUSA initiated a program with the local Centrelink office for a Centrelink worker to visit Deakin University's Burwood campus to inform students of their welfare rights and entitlements. This co-operative arrangement has proven to be an enormous success with students. A similar service is delivered at Deakin's Warrnambool and Geelong campuses.

Centrelink Customer Service Officers (CSOs) attend campuses during student enrolment, orientation and other significant times. They are located where relevant student activities are taking place (eg. enrolment) or in DUSA or university offices.

DUSA recognises that Centrelink provides information and services which are vital for the financial survival of many students and fully supports the aims of the Centrelink Visiting Program which are to:

- provide information to students about their entitlement to payments
- encourage and help students to claim their correct entitlements
- advise students of their Centrelink rights and obligations

Centrelink operate visiting services to three campuses of Deakin University:

- Warrnambool campus - 1 day per week for first eight weeks of semester.
- Waurn Ponds campus - during enrolment, orientation week and then for 1 day per week for the academic year.
- Burwood Campus
 - Orientation lectures (making presentations to students by faculty) - two Centrelink Service Officers (CSOs) making five presentations about what payments are available, how to contact Centrelink and students' rights and obligations.
 - Information stalls during orientation – Four CSOs distribute information brochures and answer general questions.
 - Visiting Services – One CSO operating a sub office for five weekdays per week, during orientation and for the first eight weeks of semester, distributing claim forms, accepting new claims, answering Centrelink enquiries and processing work online.

Despite a lack of resources, DUSA's commitment to the success of this program is significant and places great importance on publicising and supporting the program's delivery by:

- initiating contact with Centrelink each year;
- organising Centrelink on campus attendance at significant points throughout the year
- providing:
 - confidential office space
 - desks
 - chairs
 - telephone connection
 - internet connection
 - photocopying
- promoting Centrelink, via:
 - posters on:
 - noticeboards
 - sandwich boards
 - articles in
 - student magazines
 - electronic newsletters
 - internet information

- student diaries
- website links
- displaying Centrelink literature (e.g. bookmarks, postcards, posters)

DUSA supports these initiatives because of the positive outcomes for its student members and for all parties concerned.

They fit with Centrelink's goal of building community relationships: Its obligation to encourage and help individuals to claim their correct entitlements and advise them of their rights and obligations.

Centrelink gains access to students, a recognised target group of welfare recipients.

Students gain accessibility to expert advice from the Agency. The vast majority of students have not had experience in applying for welfare entitlements and an on-campus service is an accessible and friendly student orientated service maximising entitlement take-up.

Face-to-face contact with a CSO has proven popular with students.

However, student demand for service has exceeded the Visiting Program services and DUSA is keen to see an expansion of this program and that it be replicated on university campuses throughout Australia.

Centrelink Visiting Program – A New Model for Australian Universities.

DUSA proposes that this Inquiry supports a model of organised Centrelink visits to university campuses to inform students of their welfare rights and entitlements as well as their obligations that go with such entitlements.

Centrelink offices throughout Australia should – in consultation and agreement with student associations – provide resources and workers to establish a Visiting Program to be implemented at strategic times throughout the academic year.

This model would include:

- Government funding given to student associations, enabling adequate provision of resources to accommodate Centrelink Visiting Services, publicity, advertising etc.
- Centrelink negotiation with student associations, to ensure attendance which meets demand. This might mean opening sub offices on some campuses to operate all semester.
- Dealing with student enquiries and providing immediate claims processing.
- Actively promote student welfare entitlements
 - Becoming aware of student issues as and when they arise and ensuring Centrelink involvement where relevant.
 - Spruiking for business: Making presentations during lectures to make students aware of their eligibility to payments and encouraging claim lodgement.

The key to such a model would be to work co-operatively with student associations – the organised representatives of students – to provide services in a flexible way ensuring relevance and to adequately resource associations to participate.

APPENDIX B: SENATE INQUIRY INTO STUDENT INCOME SUPPORT DUSA QUESTIONNAIRE

There is a Senate Inquiry into Student Income Support currently taking place and DUSA is putting together a submission to present to this Inquiry. Your experiences and views are essential to this process. We need to collect data on what it is like to rely on current student income support measures and/or what happens when people who need student income support cannot access it.

This questionnaire is completely **ANONYMOUS** and **CONFIDENTIAL**. Please put your completed forms in the box provided.

1. Do you receive:

Youth Allowance	___
Austudy	___
Abstudy	___
I don't qualify for any student allowance	___
Allowance from parents/family	___

2. Do you live:

At home/with family	___
Independently	___

3. How much money do you spend **per week** on rent / board:

\$0-50	___
\$51-100	___
\$101-150	___
\$151-200	___
\$201-250	___
More than \$250	___

4. Do you ever run out of money for basic necessities (food, transport costs, heating, clothing, accommodation)

Yes	___
No	___

5. Do you ever find you can't afford basic course requirements (textbooks, photocopying, on-campus parking, printing, etc)

Yes	___
No	___

6. Do you undertake paid work:

Yes	___
No	___

7. If yes, how many hours a week do you work:

1-6	___
7-12	___
13-18	___
19-24	___
More than 24	___

8. How much do you usually earn per week? \$.....
9. Do you find that the need to work interferes with your studies?
Yes ___
No ___
10. Have you used the Student Financial Supplement Scheme (SFSS) in the past?
Yes ___
No ___
11. Will the abolition of the SFSS disadvantage you in completing tertiary education?
Yes ___
No ___
12. How do you pay your course fees:
Up-front (fee-paying) ___
HECS (deferred)___
Other (please state)
.....
13. If you pay through HECS, are you worried about your financial future after graduating? If yes, what are your concerns?
14. Do you have any other comments regarding student income support? The Senate can only report on the information that it is given – they need to hear from people who need assistance and cannot get it as well as from people who receive an allowance.

Thank you for taking the time to fill out this questionnaire.

APPENDIX C: TABLES OF RESULTS

NOTE: Data has been given in pivot table form, in order that the data across categories is easily correlated and compared.

NOTE: Question 8 of the questionnaire produced very few responses and no usable data.

TABLE 1: Income (q1) and Living Situation (q2)

Note: all percentages rounded		Q.2. Do you live		
Q.1.Do you receive		At home /with family	Independently	Total
Youth Allowance	12% (25)	35% (73)	47% (98)	
Austudy	1	4% (9)	5% (10)	
Abstudy		1	1	
Does not qualify for any student allowance	12% (25)	22% (46)	34% (71)	
Allowance from parents / family	3% (6)	11% (24)	14% (30)	
TOTAL	27% (57)	73% (153)	100% (210)	

TABLE 2: Income (q1) and Money Spent per week on Rent / Board (q3)

Note: all percentages rounded		Q.3. How much money do you spend per week on rent / board?						
Q.1.Do you receive		\$0-50	\$51-100	\$101-150	\$151-200	\$201-250	More than \$250	Total
Youth Allowance	11% (24)	21% (44)	9% (19)	4% (9)	1	1	98	
Austudy	1	3% (7)	1	1	-	-	10	
Abstudy	-	-	1	-	-	-	1	
Does not qualify for any student allowance	11% (23)	12% (25)	6% (12)	2% (4)	1% (3)	2% (4)	71	
Allowance from parents / family	3% (6)	7% (14)	4% (9)	1	-	-	30	
TOTAL	26% (54)	43% (90)	20% (42)	7% (15)	2% (4)	2% (5)	210	

TABLE 3: Income (q1) and Lack of Money for Basic Necessities (q4)

Note: all percentages rounded		Q.4. Do you ever run out of money for basic necessities (food, transport costs, heating, clothing, accommodation)		
Q.1.Do you receive		YES	NO	Total
Youth Allowance	37% (79)	9% (19)	98	
Austudy	4% (9)	1	10	
Abstudy	-	1	1	
Does not qualify for any student allowance	19% (40)	15% (31)	71	
Allowance from parents / family	8% (17)	6% (13)	30	
TOTAL	68% (145)	32% (65)	210	

TABLE 4: Income (q1) and Lack of Money for Course Requirements (q5)

Note: all percentages rounded.		Q.5. Do you find you can't afford basic course requirements (textbooks, photocopying, on-campus parking, accommodation)	
Q.1. Do you receive		YES	NO
Youth Allowance		38% (81)	8% (16)
Austudy		3% (8)	1% (2)
Abstudy		1% (2)	0
Does not qualify for any student allowance		25% (55)	9% (20)
Allowance from parents / family		9% (19)	6% (13)
TOTAL		76% (165)	24% (51)
			100% (216)

TABLE 5: Income (q1) and Paid Work (q6)

Note: all percentages rounded		Q.6 Do you undertake paid work?	
Q.1. Do you receive		YES	NO
Youth Allowance		36% (66)	9% (16)
Austudy		6% (11)	1
Abstudy		-	1
Does not qualify for any student allowance		26% (47)	8% (15)
Allowance from parents / family		10% (19)	4% (7)
TOTAL		78% (143)	22% (40)
			100% (183)

TABLE 6: Income (q1) and Hours of Work per Week (q7)

Note: all percentages rounded		Q.7. How many hours a week do you work?					
Q.1. Do you receive		1-6	7-12	13-18	19-24	>24	TOTAL
Youth Allowance		11% (15)	21% (30)	8% (12)	5% (7)	1% (2)	46% (66)
Austudy		1% (2)	3% (4)	3% (4)		1% (1)	8% (11)
Abstudy		-	-	-	-	-	-
Does not qualify for any student allowance		5% (7)	13% (18)	4% (6)	5% (7)	6% (9)	33% (47)
Allowance from parents / family		4% (5)	4% (5)	3% (4)	1 (4)	3% (4)	13% (19)
TOTAL		20% (29)	40% (57)	18% (26)	11% (15)	11% (16)	100% (143)

TABLE 7: Hours of Work per Week (q 7)

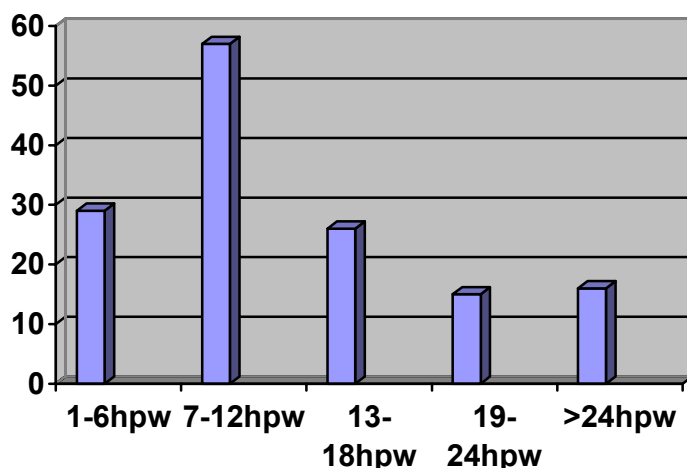


TABLE 8: Money spent on Rent/Board (q3) and Lack of Money for Basic Necessities (q4)

Note: all percentages rounded.		Q.4. Do you ever run out of money for basic necessities (food, transport costs, heating, clothing, accommodation)		
Q.3. How much money do you spend per week on rent / board?	Yes	No	Total	
\$0-50	13% (28)	12% (26)	25% (54)	
\$51-100	35% (74)	7% (16)	42% (90)	
\$101-150	14% (31)	4% (11)	19% (42)	
\$151-200	4% (9)	3% (6)	7% (15)	
\$201-250	1	2% (3)	2% (4)	
More than \$250	1% (2)	2% (3)	2% (5)	
	(6 = blank)		3% (6)	
TOTAL	67% (145)	30% (65)	100% (216)	

TABLE 9: Hours of work (q7) and Work Interfering with Study (q5)

Note: all percentages rounded		Q.5. Do you find the need to work interferes with your studies?		
Q.7. How many hours a week do you work?	YES	NO	Total	
1-6	11% (15)	8% (11)	19% (26)	
7-12	31% (41)	10% (14)	41% (55)	
13-18	12% (16)	7% (10)	19% (26)	
19-24	10% (13)	-	10% (13)	
More than 24	9% (12)	2% (2)	11% (14)	
TOTAL	72% (97)	28% (37)	100% (134)	

APPENDIX D: RESPONSES TO QUESTION 13 & 14

QUESTION 13: If you pay through HECS, are you worried about your financial future after graduating? If yes, what are your concerns?

NOTE: 141 out of the 217 respondents replied to this question. 30 respondents simply replied "No" to this question. The 111 answers below are the total qualitative responses received for this question, excluding the "No" answers.

96 out of 217 respondents replied to this question. Of the 96 respondents, 19 respondents simply answered "No" to this question. The 77 answers below are the total 77 qualitative answers given by respondents, excluding the "No" answers.

1. Yes because I will have a huge debt before I establish myself.
2. Difficulty in paying HECS and being able to afford housing, car etc as well.
3. I'll still be paying it off when I'm 50.
4. Interest gained
5. Paying it back if I don't get a job - interest gained
6. I will always have outstanding loans affecting loan opportunities and acquisition of assets.
7. No, I'm quite sure everything will work out OK in the end.
8. Money for further studies.
9. Won't get a job and enough money to pay HECS debt.
10. No because my salary will be high when I complete my degree.
11. Not really, I'm fairly optimistic about my future in all aspects
12. Yes, although I imagine it will be a long time before I earn enough. I don't want to be in debt for the rest of my life, especially not for my uni studies.
13. No, because the education Deakin provides me is supposed to get me a job, so yes I'm terrified.
14. Yes I am, I want to secure a decent job - but before that travel so I might be in the poo a bit!
15. My major concerns will be the ability to take on a mortgage or apply for a loan to purchase a business.
16. Absolutely, being in debt is a major problem.
17. If I don't gain high paid employment HECS will be a long-term burden.
18. Not enough income to support myself.
19. Yes! Major debt have to pay back, will affect how much money I have for rent etc when living in Melbourne - VERY EXPENSIVE!
20. Yes, how much will come out of my weekly pay? How long will it take me to pay off?

21. It'll be like paying off a mortgage.
22. My concerns are: how long it will take to pay it off and that it keeps getting indexed every year - cost goes up if it doesn't get paid.
23. Yes, I will be worried about trying to start out with such a large debt hanging over my head!
24. How I will pay the HECS and how long.
25. That my debt will be so large I will have many years of my working life paying it off. It might make buying a house or investment less affordable. Job guarantee at the end of my course could be a problem and I will be stuck with the debt.
26. Yes, there is no guarantee of employment after finishing the degree. Don't know how much I'll be earning.
27. No, seems a long way from now.
28. No, not particularly.
29. That HECS will interfere with the ability to make purchases such as first home, ie. with so much debt (looking at about \$30,000 debt)
30. Not really, just taking it one step at a time. Though it will be a fairly big burden.
31. I have no concerns, it will be paid back slowly.
32. Want to be able to afford to buy a house (save for a deposit), don't want to spend too many years renting.
33. I'm worried that I'll be paying it back forever - I'm in the highest HECS bracket and the average graduate wages for people with my degree is one of the lowest.
34. It's suddenly a lot of money to put aside when finished - I worry about interest.
35. Yes, have no idea what my job will pay, have no savings to fall back on.
36. No, I think that by taking it out as tax is a good idea of spreading the payments out.
37. That if I don't live in Brazil for more than 6 years I'll owe the government more than \$100,000
38. Concerned that I will not have enough income to purchase car and home.
39. Yes, it's going to be a lot of money to pay back.
40. If I earn enough to pay it back, by paying it back I will be short of cash.
41. Yes worried about a large debt to begin my new life.
42. Yes, that I won't be able to pay it back.
43. That once I start earning money it will be taken off me.
44. Yes, what if it takes me decades to pay it back?
45. Yes.
46. Yes. Will want to buy car / house / travel. HECS re-payments will interfere with these plans.
47. Try not to think about it.

48. Yes, paying my huge debts.
49. Yes, I will be paying for years.
50. Yes, owing a LOT of money for my education.
51. Yes, disadvantage in asset purchases - families - children.
52. Yes, income not enough.
53. Yes.
54. Yes - money.
55. I am concerned that the debt I incur will stop me from being able to take on a home loan or buy a car or start a family because I will be too busy paying off my HECS.
56. Yes, because even if I earn enough to pay off my HECS, I might not be earning enough to survive as well.
57. If I can't attain a job in my desired field of work I will be forced to remain at my casual job - or at another job that may not be full time - worried that the money taken from HECS will affect my quality of life.
58. Yes, HECS fees are high, if you get a job and earn enough to start repaying HECS you end up with not enough to live comfortably.
59. That I will be in debt for the rest of my life. Work to pay uni off and see none of the rewards.
60. No not really. I feel that as the amount is taken out from the start I will get used to it.
61. I have no concerns after graduating. I'm just concerned that I may not be able to support myself to graduate. Especially since my sister is going to Uni next year.
62. Yes.
63. Uncertain as to the complexities of repayment.
64. Yes, because of my large debt I'm worried that I won't be able to take out a loan for a house or anything else.
65. Not really.
66. Yes - will I be able to buy a house - banks don't like huge debts when you're trying to get a loan.
67. No, because I intend to have a job where I will make enough to pay it off.
68. That it will be completely huge and unable to afford car or house payments due to it.
69. Yes, I'll have a huge debt.
70. Supposedly one of the reasons I am getting a higher education is to get a higher paying job. There is no way that my income is going to be of a decent amount until I have paid my HECS back. I have 5+ years worth of HECS to pay. And the amount that I will have to pay will increase due to inflation. The rich get discount for paying theirs off early, and we have to pay the full amounts, and pay more coz of increases in fees.
71. Yes!!! Especially considering that my aim is to work as a professional artist, as such a profession normally means you will never earn enough to support yourself without such a substantial debt. It

makes me nervous, and angry too as fees keep rising thanks to bureaucrats who received their education for free.

72. I am not concerned as my parents pay my HECS at the reduced upfront rate.
73. That I will never pay off my HECS debt and it will be a cloud on my horizon for the rest of my life.
74. Yes. Basically with a HECS debt and a mortgage and bills etc. I doubt I will ever own my own home and be able to live in decent conditions for the time I have here.
75. No.
76. YES - it's so expensive.
77. Yes - the threshold for paying back is too low.
78. Yes, not enough practical experience from the course to get a job.
79. Having a debt to pay off. Cannot save for future. HECS going up with inflation.
80. That my job won't pay enough and I'll have to pay out of non-tax money.
81. No, however when I start applying for post-graduate jobs I may become more concerned.
82. I am, because kids today don't have a choice - many employers want more than the standard Yr 12 so uni is becoming more and more essential yet we get slugged with fees after our course. We seem to get burnt no matter what we choose, unless our folks are rich.
83. That I won't be able to buy a house or car due to the debts.
84. If the HECS continue to rise I may spend 1/2 my working life paying off the debt.
85. Having too much debt
86. Yes I am worried. If you don't wanna end up in Mortgage you have a choice but to get education you have to get a loan. Fuck! I have only 15,000 to pay to PELS, and 15,000 to the bank (I had to take education loan to study in Australia on 18%, I started as an international student). I am working and saving to pay my loan from my home country.
87. Yes, there is a heavy debt load on families who need to pay for housing, transport and so on. We don't need another debt.
88. That I won't be able to afford things like a mortgage and children. I am in debt already with my student's wage.
89. Yes, because the industry I want to enter is not a provider of a consistent income.
90. Gaining my own home, not being able to get out of sharehousing.
91. I'll have too much debt to pay back - with HECS and the SFSS how much will I get from my pay packet?
92. No.
93. Yes.
94. That I won't be able to get a job that will enable me to pay off my HECS debt.
95. No, but probably should be.

96. That my HECS debt will be too big for me to pay off.
97. Yes, don't want huge debt that have to pay off.
98. Yes, as a mature age student who has attempted another course previously my HECS debt is now over \$15,000 and I possibly have another 2-3 years ahead of me. I expect to be over 20,000 before I am in a position to find full time work, and even if inflation is low this will be a significant hindering factor in future financial circumstances.
99. Yes. Won't be eligible for home loans.
100. Yes, considering my HECS debt is \$23,000 for 4 years of study.
101. I might not be able to get a home loan.
102. Yes. I am concerned that it will take a long time to pay off, and that it will limit my opportunities to buy a house.
103. Not particularly at this point in time.
104. Won't get a job that pays well enough to pay debts and save for house / car / family.
105. Paying it all off!
106. Not enough money to save.
107. That I will struggle when I get a job living and paying back a huge debt. I will be as poor as I am now and never get out of this cycle
108. Not earning enough money to be able to pay back HECS repayments and then looking at future expenses – house, mortgage, etc.
109. Yes – coming out with a debt and if I want to continue study the 25% increase is a concern for my future education.
110. That I won't be able to buy a car or have enough money for rent.
111. How long it will take to pay back and will this disadvantage me.

RESPONSES TO QUESTION 14

QUESTION 14: Do you have any other comments regarding student income support? The Senate can only report on the information that it is given – they need to hear from people who need assistance and cannot get it as well as from people who receive an allowance.

NOTE: 96 out of 217 respondents replied to this question. Of the 96 respondents, 19 respondents simply answered “No” to this question. The 77 answers below are the total 77 qualitative answers given by respondents, excluding the “No” answers.

1. Students need all the financial assistance they can get.
2. I had to wait till I'd done 108 weeks in Aus to be eligible for Youth Allowance as I'm a Kiwi - I think this is fair.
3. It's too hard to get Youth Allowance for people who need it.
4. Just give a look on student (**unreadable**)
5. It doesn't matter if you have \$15,000, you still have to wait 18 months for independence and money like Youth Allowance.
6. We can't afford any more increases.
7. There should be more scholarships.
8. I never have enough money.
9. I need some!
10. If you live by yourself it's impossible to get by with just Youth Allowance
11. More support for international students.
12. Didn't know about SFSS
13. To dear Deakin: Scholarship should be fair to every international student. I was treated unfair in Deakin but the system just give me an answer and said the system didn't update my information so I can't get it. I need a reasonable explanation.
14. It's ridiculous to expect students to live on or under the poverty line, as well as expecting them to work to further their education. People just can't live or function like that.
15. Well the fact that individuals like myself live roughly \$140 under the poverty line per week is not only insulting but utterly devastating. Our basic human rights are not met and we are supposed to be grateful.
16. Some students need this support service but perhaps they should investigate their circumstances further so that the right people get these loans.
17. I was not eligible for Youth Allowance until I had worked for a year to earn more than \$15,000 in 18 months to claim independence. This has put me back a year in my aspirations to get a higher paying job.
18. It is an important part of student life, it is needed by many students. Very important.

19. Difficult to support yourself even when living at home with just youth allowance, even though at home I am independent and required to pay for almost everything myself.
20. It is extremely difficult to live away from home and study while on government allowance. To gain assistance requires earning an impossible amount of money first. That amount (\$16,000) is only achievable through deferring study for the majority, a rather unappealing prospect.
21. Work during summer break (3 months). Income bank is an excellent aspect of income support. Have difficulty coming up with \$500 for textbooks at the beginning of each semester.
22. I think the fact you need to be out of school for 18 months before being able to declare independence is ridiculous so even if you work for a full year and support yourself you are still not independent.
23. I work all summer every week of my holidays averaging 55-65 hours a week and with money saved, once you pay bond, rent, bills, textbooks etc even with independent allowance I still struggle financially week in week out.
24. If you get support, you should be able to work more than they allow you. Otherwise it is hard to live or you go and get cash work.
25. Reduce the cost of textbooks.
26. I've never qualified for Austudy because small business owners generally don't pay their staff "on the books". This makes it impossible to prove your independence with Centrelink and students who would really benefit from assistance are going without.
27. I cannot receive any income support from the government because my mother earns over the amount required – yet pays \$22,000 in tax each year! We have two people in my family at uni and are stretched to the limit. I work all summer and live off savings during the year. This is too hard.
28. It is too highly dependent on parent's income.
29. I live at home and my parents don't give me any money. I don't qualify for any payment so it's really hard.
30. Very minimal! There is no rent assistance on Austudy which is needed! Why is this different from Youth Allowance?
31. Students who work get penalised too much.
32. 18 months before being independent is terrible.
33. Students always need more support.
34. Independence needs to be looked at for children of middle income parents.
35. I have to work so much that I can't study. I will take 6 years to finish a 3 year course because I can't afford to study full time.
36. Youth allowance is helpful but not quite enough to live off. I need to work to support myself.
37. Everybody should be receiving some allowance - shortage of funds brings - stress, pressure and other negativity.
38. Open more shops / employ more (*indecipherable*)
39. More funds.

40. I have a very hard time paying for my textbooks, mostly not being able to buy them until it is too late. I usually fall very far behind in my reading for classes and there are not enough copies in the library to be able to access the information I need. I really don't understand why, if the textbooks are required to pass the subject, they are not included in the course cost and covered by either HECS or paid for by Centrelink.
41. Didn't even know SFSS existed. A girl filling out this form beside me had to tell me what it was - why are students not made aware of available assistance.
42. Need more money for decent eating. My clothing is lousy too.
43. Should receive rent assistance when living at home with parents, etc. It was actually costing more at home for me, so I moved out. Not all parents are the same. The stand on your own 2 feet philosophy.
44. Takes too long to process. Don't back pay even when say they will!
45. I receive an allowance but it never lasts. I always run out and am missing lunch, textbooks and other important resources.
46. My course is getting more involved and being in the Army Reserve and working another part-time job is very trying.
47. Earnable income needs to be higher. Allow students to earn more money before AUSTUDY cuts out.
48. There needs to be change in the way our income is governed. \$236 a fortnight is not enough and actually discourages me to work anything more than 5 hours a week, when technically after that I'm working for half-price (wage).
49. For anything that costs money you can be an adult at 15-18. But to receive independent student money you have to be over 25 - it's ridiculous.
50. Money is given to people in regards to their parents' income or being classed as independent. What if your parents earn too much and won't fund you in uni, which is fair, and you haven't taken a year off to work? This in regards to Youth Allowance.
51. Provisions are not really made for part time students returning to full time study. With the way Centrelink payments are structured, much easier for them to stay only part time or defer.
52. Budget given - no space here. This budget is basically impossible to stick to, but we try. There is no money left over for textbooks and other luxuries. The money that I get from umpiring is the only other income we get and that goes towards our general living expenses. We live in Tasmania where the rent is cheaper than the mainland, but we have to pay a lot more for food. It is really hard. For a while my husband was working and we both stopped receiving youth allowance, however that made it even harder as we were no longer classified as being "low income earners" despite having the same income that we did while we were students.
53. As a student, it is extremely hard to fund your every day needs, even harder when it is time to buy new books, or if you need to see a doctor or dentist. Health care should be **FREE** for students. I believe that the rate of youth allowance should be a flat rate, equating to a REALISTIC wage of 20 hours a week, whether you are living at home, away from home, or are working. The amount of youth allowance provided to students today is insignificant, it punishes students for working, and especially for picking up extra shifts in case it is that crucial time of year when we need to buy books, or see a doctor. Students pay taxes like everyone else as well as their HECS, and we have not received any relief in the budget, nor do we receive a fair amount of financial support in what is possibly the most crucial period of our lives.
54. It's totally stupid that Centrelink penalises Youth Allowance recipients based on how much they earn per week. I am happy to work more hours and contribute to the economy, but as my Youth Allowance becomes greatly reduced if I do more than 2 shifts, I may as well not work and just claim

benefits. I get so irritated when people say, "well, you're just a student, you're a bludger" because I don't work much. Shouldn't John Howard be grateful that some students are willing to put in a lot of hours at work and reward them with Youth Allowance as a supplement?

55. The system for assessing need and independent status is biased, and discriminates against homosexuals.
56. We need more allowance for people who live at home but their parents don't work - in my case due to disability and caring.
57. There needs to be more availability for students in need of support - and easier ways of getting it!
58. The amount of youth allowance is adequate and gets you through the two weeks but is only enough to pay for your basic needs, anything extra, it is essential to get a part-time job, however, jobs are very limited and finding the time to work while undertaking a full time course is tricky.
59. As prices for unis increase we need more money to be able to afford to buy basics and afford the necessary items for uni
60. I don't get an allowance (I am just a permanent resident). I had to work hard to sustain as an international student. Now I am working hard to save and escape from edu.loan at 18% interest. Gosh, how can someone concentrate on studies in such situation? But I think this question is for citizens of Aus. I will become citizen next year and I won't be student anymore next year. So forget it. But if I am paying tax why it should not go to other students to help them, so that they can concentrate on study not on jobs like me. My kids need money while pursuing their studies. Don't spend my money on war spend it on my kids' books.
61. I have 2 children - my partner earns \$38k per annum. We cannot pay for all our bills (ie. rent \$250, child care \$160 pw, petrol \$35pw) Want to keep counting?
62. I have had to ask for food vouchers and help many times in the last 3 years (while studying). I am poor! I don't have food in my cupboard, I can't afford to get my heater fixed, I can't afford clothes or travel (public transport - I can't afford a car) my utility bills are always late. I am depressed because I am so broke. I need more money. I don't have an extravagant lifestyle - I'm just trying to live.
63. It's hard enough to live as a student, don't make it harder once you finish to regain a financially independent life.
64. There is great pressure to work; I have CFS (chronic fatigue syndrome) and cannot work. I have to support myself on YA and I can't afford anything beyond the basics. I can ever only buy about 1/2 of my required texts every semester. Even \$50 more a fortnight would be better.
65. Book grants for buying texts would be good. Be a little more generous with amount of help (in dollar terms).
66. I'm lucky I got in before the HECS changed in 1997.
67. The requirements for getting financial assistance are too strict need to be more inclusive NOW!!!
68. I think that it's counter-intuitive that the government would offer nearly \$400 per fortnight to an unemployed person over the age of 21, yet offer only \$200 per fortnight to that same person if they are to better their employment prospects by studying. This makes studying full-time impossible for me now that the SFSS has ended.
69. The system (education) is totally unfair and unjust.
70. International students should also get some support.

APPENDIX D

71. It should be given to more students and their parents income should not affect the student's income support.
72. A lot of students I speak to are not eligible for Austudy, but their parents cannot support them and they can't look for work because they are too busy studying. This was also my own situation a few years ago. Other things (like being a single parent) impact negatively on my studies.
73. My partner's take-home wage is an average of \$600 per week and we have one dependent child. For the purposes of Child Care Benefit, we are classified as low-income earners but I am not eligible for Youth Allowance. I speculate that if my parents were earning an annual income of \$30-36,000 I would be eligible for some assistance, even \$50 per fortnight.
74. I currently rent a housing commission house and if I were to start P/T paid work my rent increases so that any benefits in the way of saving would be diminished, so I don't look for P/T work.
75. Centrelink have double standards and make students accountable for their mistakes.
76. No support for international students is difficult. There should be support given for internationals, at least student concession.
77. I think that parental income should not affect whether or not a person should receive Austudy, etc.