Submission to Senate Employment, Workplace Relations and Education References JUN 2004 Committee.

My name is Natalie Rogan and I have been a recipient of Youth Allowance for over 5 years, due to an inability to live at home. When I first started receiving Youth Allowance I was 15, attending high-school, and living in a refuge. As such, the amount of centrelink payment was more than adequate because my living conditions (rent, food, utilities) were subsidised by Open Door, an agency supporting homeless youth.

However, at 21, as a full-time university student, my circumstances have changed. But I still receive the same amount of Youth Allowance. How does this make sense? I now have costs I didn't have 6 years ago – bus fares, increased rent, grocery and utility bills, not to mention textbooks and uni fees. Shouldn't there have been some sort of increase, judging by my change in lifestyle? The amount I receive, when considering the costs involved, is simply <u>inadequate</u>.

I receive \$287.65/fortnight, which includes \$7 rent assistance. I pay \$95 rent, \$20 bus fares, \$50 utilities and \$70 groceries. This leaves \$52.65 to cover university fees (e.g. internet and printing), clothes, gifts and entertainment. Not to mention one day when I might go out to lunch!

\$70 a fortnight on groceries doesn't cover much these days, so I'm eating lots of bread, 2min noodles, frozen vegies, and maybe chicken once a week as a treat. This lack of nutrition does have an adverse effect on my emotional and physical state – in the last 12 months I have suffered from glandular fever 3 times due to an overworked immune system. I also have anaemia because I can't afford to continually buy red meat. I know there are people who are only at uni for a free ride, but what about the people who genuinely study hard! I am studying a Bachelor of Arts, with plans to do a Diploma of Education after, so as a teacher there is no doubt I will be paying my debt back to society through my job.

I haven't begun to consider the HECS bill at the end of it all. Plus the 30% fee increase in fees, I will be lucky to ever own a car, let alone a house! I also received the Student Financial Supplement loan in 2002 and 2003, which meant I received about \$100 more per fortnight than receiving just Centerelink alone. This money was a godsend, as I was able to eat better, and basically live better. However, it was a bandaid on a broken leg. I agree that it was contributing to student debt, and I do support that it was ceased. I believe this was the government effectively forcing the costs of university education off their shoulders and directly on to the shoulders of Australians. I feel what should have been done was to raise the overall amount of Youth Allowance people can receive.

Many times I have considered quitting uni to work as a cashier, cleaner, even a Maccas girl! And believe me, I've applied at every major store in my rural Wagga Wagga town, but for one reason or another, I am never hired. It could be the lack of hours available to work (due to full-time study), or simply because I'm over 21, and therefore above the junior wage age.

Thanks for your time, hope this has been a help in deciding whether students should continue to live below the poverty line.

Yours sincerely, Natalie Rogan.