

Submission

to

Senate Employment, Workplace Relations and Education
References Committee

Inquiry into student income support

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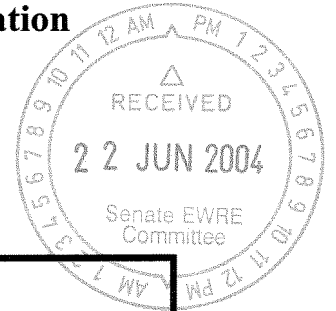
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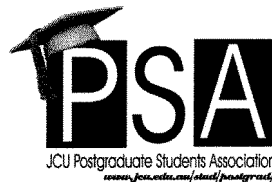
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**Senate Employment, Workplace Relations and Education
Committee**



**Inquiry into
Student income support measures**

**A submission by the
James Cook University Postgraduate
Association**



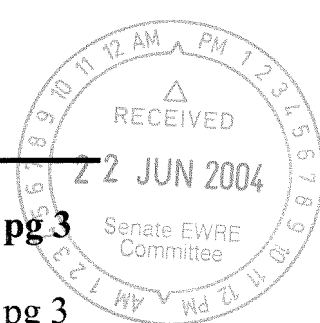
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CONTENTS



1. INTRODUCTION	pg 3
1.1 About this Submission	pg 3
1.2 James Cook University – Context	pg 4
2. CURRENT MEASURES FOR INCOME SUPPORT FOR POSTGRADUATES	pg 5
2.1 Postgraduate Education Loan Scheme (PELS)	pg 5
2.2 Australian Postgraduate Award Scholarship (APA)s	pg 6
2.3 ABSTUDY	pg 8
2.4 Other Forms of Support, including AUSTUDY, NEWSTART	pg 9
3 POSTGRADUATES AND INCOME SUPPORT I – THE EFFECTS ON JCU POSTGRADUATES AND THEIR FAMILIES	pg 9
3.1 Childcare Considerations	pg 10
3.2 Full Fee Paying (including International) Students	pg 11
4. POSTGRADUATES AND INCOME SUPPORT II – ACCESS AND COMPLETIONS AT JCU	pg 12
5. CONCLUSION	pg 13
6. RECOMMENDATIONS	pg 14
7. TESTIMONIALS	pg 15
8. Appendix A	pg 18

Submission for the Senate Inquiry into Student Income Support

1 Introduction

1.1 About this Submission

Although there has been much published in terms of student poverty relating to undergraduate courses and degrees, there has been comparatively little attention paid to the financial plights of students undertaking postgraduate study. However, under the Federal government's restructures of the Higher Education landscape, there have been substantial changes to the nature, affordability and long term impacts of postgraduate education.

The James Cook University Postgraduate Association (JCUPSA) is the representative organisation for postgraduate students at James Cook University, north Queensland. As such, we welcome the opportunity to contribute to the Senate's Inquiry into student income support measures, and will address the following issues:

1. Current measures for income support for postgraduate students, including Abstudy, PELS and the APA scholarship schemes;
2. The effect of these income support measures on postgraduate students and their families;
3. The importance of adequate income support measures in achieving equitable access to postgraduate education and continuing this support during studies in order for successful completion;
4. Recommendations for improving Postgraduate Income Support.

The JCUPSA submission will link these issues to postgraduates at James Cook University, with emphasis on the postgraduate makeup, and, in particular:

1. Indigenous and Torres Straight Islander students
2. Students from low socio-economic backgrounds
3. Students with care giving responsibilities (particularly women)
4. International students enrolled in full fee paying course fees

The JCUPSA notes that submissions to this Inquiry have been made by CAPA (Council of Australian Postgraduate Associations) and NIPAAC (National Indigenous Postgraduate Association Aboriginal Corporation). The JCUPSA states that it fully supports all comments and recommendations in these submissions. Furthermore, the JCUPSA supports the submission made by the James Cook University Student Association (JCUSA) and its national affiliate, NUS (National Union of Students).

1.2 University Context

James Cook University is one of the largest non-metropolitan Universities in the country, and has campuses in Townsville, Cairns, Mt Isa, Mackay, Palm Island, Melbourne and Sydney. It provides the only higher education opportunities for a population within a vast geographic area, as well as fulfilling a key role culturally, socially and within industry. It is also unique in that it uses its geographic location to inform much of its research, with research links to other bodies such as CRC reef and CRC rainforest.

Postgraduates are situated on all campuses, as well as externally, and currently number 2 068 EFTSUs (2 070 actual). JCU has a large proportion of women postgraduates (1277) studying, with the average postgraduate student age at 35. Although JCU has ranked as the third equal highest for proportions of indigenous students¹ the national participation rates mean that this is still numerically low, with 36 identified Indigenous and 4 Torres Strait Islander postgraduates enrolled. However, JCU also draws upon a large number of students from isolated and rural backgrounds (51.1%) as well as students from low socio economic circumstances (24.6%).²

Table 1.2.1 Overview of JCU³

Current JCU Postgraduate Statistics

Enrolments (EFTSU's)	PELS Funded	Women	Men	Indigenous	On Campus	Off Campus	Suspension
2086	361	1277	793	40	659 FT 370 PT	142 FT 833 PT	82

JCU's current Research Student Profile includes:⁴

- 148 APA or IPRS scholarship holders;
- 30 APA (I) scholarship holders;
- 53 Internal scholarship holders funded centrally or by the Schools;
- 29 CRC-based research students;
- 26 Research students funded from industry sources or who are engaged in industry projects via funding through ARC SPIRT, rural R&D corporations or other industry-related sources.

¹ NTEU, 2003

² *ibid*

³ JCU Office of Planning and Statistics, 2004

⁴ JCU 2004 Performance Portfolio, page 54

2. Current measures for income support for postgraduate students, including PELS, Abstudy and the APA scholarship schemes

The main source of income for postgraduates at JCU are as follows:

- PELS (Postgraduate Education Loans Scheme)
- APAS (Australian Postgraduate Award Scholarship)
- APAS (Indigenous)
- IPRS (International Postgraduate Research Scholarships)
- ABSTUDY (although this is being discontinued)
- Internal Scholarships (funded centrally by the University or Schools)
- CRC based research funding
- Industry Sources
- Private funding (including teaching)

It should be noted that most of these sources (with the exception of the APAs) fund the cost of studies only; very few allow for a living allowance. Unlike undergraduate students, it is expected that most postgraduate students have support through family, investments/savings and/or employer support. However, this is not the always case, (far from it) and many postgraduates struggle with part-time or full-time work as well as study commitments and other obligations (such as family, mortgage or rent). Indeed, it should be noted that in some instance postgraduate students may also be expected to support children who are about to commence their University education; and while their children may be entitled to income support, the postgraduate parent is not.

2.1 PELS

The Postgraduate Education Loans Scheme was introduced from 2002 onwards as a means of allowing students to enrol in fee paying, postgraduate non-research programs (although it should be noted that many of these programs do involve research as major components). As such, it only provides for tuition costs; and does not address in any way the associated costs of studying, including books, equipment and access to resources⁵.

It is also be highlighted that, since the cuts to operating grants in 2001, Universities have sought to make up their financial shortfalls through coursework degrees (and in particular, International coursework enrolments). As a direct result of this policy, there has been a dramatic shift in the proportion of postgraduate coursework students paying their fees up front. In 1996, 77% of postgraduate coursework students deferred their fees through HECS, but by 2000 this had dropped to just 38%, with the remaining 62% forced to pay up front fees.⁶ This number continues to grow.

Although promoted as a postgraduate version of HECS, there are some important differences, which have ramifications on the income support of PELS students.

While there has been widespread condemnation of the recent HECS increases, it remains (largely unacknowledged by Government and Education sources) that there is no effective ceiling on increases to postgraduate coursework fees. In this regard

⁵ PELS Handbook, 2004

⁶ NTEU review of PELS, 2003

postgraduate coursework students are worse off than those undergraduates who are experiencing a 25% increase in HECS fees at many universities.

As PELS is not subsidised in any way (whilst HECS is a part payment of the full cost of the degree), postgrads are paying the full amounts of these uncapped programs. In addition, it should be noted that PELS itself is capped at \$50 000, so students may have to pay additional in order to meet the costs of tuition alone. The extra burdens of directly meeting these additional tuition payments has ramifications on the ability of these students not only to fund additional study costs but the cost of living as well. Furthermore, unlike HECS, PELS loans offer no provision for refund on a hardship basis if a student withdraws from a course after the HECS census date, and so the debt remains regardless.

It should be noted that such a large debt is usually in addition to existing HECS debts, and, like HECS, is tied to inflation, so will increase substantially in time. The PELS debt is also repaid after the HECS debt has been discharged, and as a result, many students (particularly women, indigenous and those from low socio-economic backgrounds) will never completely meet their debts. For example, a nursing professional (who is likely to have a pre-existing HECS debt) who wishes to become a midwife will do so through coursework studies. She (or he) is not likely to be earning a high income once qualified and working (even though this is in a vital high demand area), and yet will be shouldering a staggering debt by the end. Given that the majority of postgrads in this area are mature age women with families (and mortgages) expectations by the government that they can easily afford such a debt is, at best, ill informed and uncaring.

Finally, it has emerged that coursework students are often enrolled in subjects alongside undergraduate (HECS) students, as Universities seek to cluster subjects in order to save on costs. Therefore, while studying the same subjects, a PELS student will pay substantially more than his/her classmates, but is not entitled to be considered for AUSTUDY, rent assistance or any other form of income subsidy, as a HECS student is. This submission maintains that this is inequitable, to say the least.

Recommendation 1: That a review into the impact of PELS and full fee paying courses be conducted, including the ramifications PELS has had on research, University finance, equity and access and the projected impact of long term compounded debt.

Recommendation 2: That as a minimum, full fee courses are capped to keep in line with PELS.

2.2 Australian Postgraduate Award Scholarship (APA)

Students who are fortunate enough to have secured a research HECS funded place may seek assistance through the APA scholarships. These scholarships are commendable in not only do they meet the cost of HECS, but provide a living allowance of approximately \$18 000 pa. For those students who are enrolled fulltime, this living allowance is tax free, but should a student be enrolled part-time, the APA is taxed.

This 'carrot and stick' approach to research students tends to affect those who can least afford it. JCU statistics indicate that the majority of part-time postgraduates by research are women, and indeed, the JCU Research Handbook specifies that only

students who have family commitments or similar are permitted to enrol as such. Taxing the part-time APA as an incentive to force students in remaining full time is neither realistic nor practical for those with caregiving commitments who may not have the luxury of choice.

In addition, both full time and part time APA scholarship recipients are prevented from working more than 8 hours per week over the whole calendar year (irrespective of hours). Students who are funded well, either through additional grants or support, are able to meet these requirements. However, the state of Universities today mean that some departments at JCU are unable to provide even chairs for their postgraduates (see attached Testimonial 5), and many postgraduates are having to fund their research from their own pockets. The restrictions on working times mean that students either engage in high paid work with short hours (which is limited) or they work for cash in hand.

Finally, recent changes to the APA scholarships at JCU mean that the University is unlikely to grant extensions to students who have gone over the APA deadline (3 yrs fulltime for PHD, 2 yrs fulltime for Masters). Furthermore, if any extensions are granted these will only be for a maximum of 3 months, whereas previously it was 6 months. It should be noted that data for JCU indicate that the average amount of time taken to complete a PHD is 4 years and Masters is 2.5 years respectively⁷. JCU postgraduates have been informed that they must complete their degrees within the specified period of 2 years for Masters, and 3 years for PHDs.

Students have only just been informed of this development, which was made without consultation and little notification to Universities, the Australian Council for Deans and Directors of Graduate Studies and, of course, postgraduates themselves. This has taken affect immediately, and current postgraduates in their 3rd year, requiring additional time and funding, now face the bleak prospect of either cutting short their research, begging for funding from departments (who were also unaware of this development and are unlikely to have set aside additional funding), seeking outside funding (which is unlikely at the end of a research project), working (actively discouraged by the University due to concerns over completions) or discontinuing their studies. Aside from the considerable stress and hardship to postgraduates that this policy change will cause, the ramifications for the University in terms of student retention and research output could be serious.

In addition, future APA holders are faced with the prospect of denegrating the quality of their research in order to meet this imposed 2/3 year deadline. With University, industry and Government (at both state and federal levels) pressuring postgraduates to increase research output and quality, it is illogical to introduce measures that actively counteract this.

Recommendation 3:

That the duration of a full-time APA be amended to four years for a student undertaking Research Doctorate studies and three years for a student undertaking Research Masters studies, and that the duration of a part-time APA be eight years for Research Doctorate studies and six years for Research Masters studies.

⁷ JCU Graduate Research School

Recommendation 4:

That, in line with CAPA policy, the level of the APA be increased by 10%.

Recommendation 5:

That the taxation of part-time APA scholarships ceases immediately.

2.3 ABSTUDY

ABSTUDY is available, at a reduced rate, for fulltime Masters and PHDs . JCU has the third equal highest participation rate in the country for indigenous participation at 2.7%, however, in postgraduate numbers this only reflects in 36 enrolments (and 4 enrolments for Torres Strait Islander students). Most of these students rely upon ABSTUDY as a means of support.

The reasons for the low national participation by indigenous students are many and varied, but poverty is a major factor impeding Indigenous Peoples access to quality learning experiences and outcomes (NIPAAC 2004). This is reflected in the Senate Report *A Hand Up Not a Hand Out* (March 2004), which highlights a substantial decline of 8.4% in the overall participation rates of Indigenous students, and an even more alarming 15.2% reduction in commencing rates for Indigenous Students, coinciding with the Federal Government cuts to ABSTUDY in 2000. Indeed, the report goes on to note that 'the changes to ABSTUDY has resulted in a drop in participation' (pg 312). This drop has flowed on directly to postgraduate education (and will continue to do so) until undergraduate levels increase.

Given this evidence, there is warranted concern that should ABSTUDY be reduced further (or even phased out completely), rates of participation will drop even further, to a time when Indigenous students were almost unheard of in higher education. This is certainly not desirable, and would seem to be an incredulous concept. However such concerns would seem validated by the recent cuts to ABSTUDY drop in centres, being reduced from 14 locations to only 4 (all located in northern Australia).

It should be noted that a large number of Indigenous student are from remote, rural and/or isolated areas, with family, work and social obligations and pressures that make it difficult for them to even initially consider higher education. For many of these students, leaving the familiarity and obligations of the home base and coming on campus is daunting, and it is not unheard of for some students who have done so to return to cultural stigma.

It is not surprising then that most Indigenous students who do undertake Higher Education opt for external studies, but difficulties in accessing financial support, along with the pressures of studying in often difficult circumstances (such as looking after an extended family, whilst working and being active in a community) lead to low retention rates. The failure of some educational institutions in addressing the needs of both external and on campus Indigenous students also contributes to students being forced to discontinue their studies.

Recommendation 6:

As a result of the review of the 2000 cuts to ABSTUDY, that any measures that have contributed to declining Indigenous participation be removed and that recommendations supporting Indigenous participation be fully supported and implemented.

2.3 Other Forms of Support, including AUSTUDY, NEWSTART etc

Very few, if any, of the other postgraduate funding measures at JCU also provide for income support for postgraduate students. Most relate directly to the cost of tuition and as such, postgraduates are expected to shoulder all additional costs. Unlike undergraduate students, who may apply for assistance through programs such as AUSTUDY and rent assistance, most postgraduates studying degrees higher than Graduate Certificate level are automatically excluded from consideration. This is despite that fact that the majority of postgrads are enrolled in high cost, non-capped courses that may involve direct out of pocket expenses.

Students may apply for NEWSTART whilst studying, but can only continue on in part-time mode. Most Universities do not encourage part-time enrolments at postgraduate level (particularly for research) as they believe it delays completion (see Testimonials 2 and 4). Indeed, in a recent letter from the JCU research office, students are told that:

*'Probably, the least productive action you could take is to take a job before you finish your degree. Our experience shows that if you do this, the last 6 months is likely to take 3 years and the risk of non-completion is very high.'*⁸

Recommendation 7:

That the provision of AUSTUDY/ABSTUDY/Youth Allowance be extended to include university study at all levels, including postgraduate coursework and research degrees, and that this support (as a minimum) meet the relevant Henderson Poverty line (or similar).

3. POSTGRADUATES AND INCOME SUPPORT I – THE EFFECTS ON JCU POSTGRADUATES AND THEIR FAMILIES

It is of concern to the JCUPSA that for a large majority of students, research and coursework, there is little, if any, income support available. Unlike many undergraduate students, the majority of postgraduate students have family commitments (in many cases, being a sole parent and/or income provider), and financial responsibilities, such as mortgages, rent, insurance etc (see Testimonial 5).

For those students fortunate enough to have secured an APA, full time work is prevented, and as a result many postgraduates find it difficult, if not impossible, to make ends meet. While PELS and full fee paying students can work, there is no income support scheme available and they are forced to balance their studies often with full time work. Indeed, given the impact of an ever expanding debt, the prospect of failure of even a single assignment can cause incredible stress for these students.

"...the stress of having no money of course puts a strain on (my) relationship. I have been wearing the same clothes since I was just out of school (6 years) and have to stop complaining which makes him depressed. He feels like he is letting me down which makes him depressed...I actually have had to attend professional therapy (free from the Student Association) to deal with panic attacks deriving from money. I used to have irregular heartbeat and trouble breathing and fainting from my stress."

⁸ Letter to JCU APA students (see attachment a).

Recent empirical evidence would seem to indicate that postgraduates tend to link their financial debts far more immediately with their present circumstances and short term future; unlike similar studies with undergraduates who may view their degrees as investment in their long term futures⁹. It should be noted that whilst studying, most postgraduates are not able to contribute to their future financially (such as superannuation), instead relying on their updated qualifications to help them achieve this. However, these aspirations may not be realized, and the cost of shouldering a huge (and growing) debt such as with PELS may actually cause future financial insecurity.

The prolonged nature of postgraduate research, coupled together with poor income support and stressful conditions, has led to instances of depression and sickness in many postgraduate cases that the JCUPSA has dealt with. Indeed, we have discovered that postgraduates have gone without food and medicine as a result of poor finances. Without support and intervention, such cases will to spiral downward in a destructive manner. One student commented to the JCUPSA in a letter that:

“...I am living in abject poverty, and find it difficult to eat properly and buy prescription medicines that I need...”

Recommendation 8:

That entitlements such as rent assistance and free health care (including dental care) be made available to all postgraduate and undergraduate students.

3.1 Childcare Considerations

Statistics show that the larger percentage of postgraduate students enrolled at JCU are women, many of whom have childcare obligations. However, currently there is no targeted financial support for postgraduate parents. It is a fact that nationally childcare places are limited, and the JCUPSA is aware of cases in which postgraduate parents have had to wait up to 10 months for a place in an accredited childcare centre to become available.

“As soon as I knew I was pregnant I booked myself into childcare, even knowing that I was going to be home for a few months afterwards. I’m glad I did it – I know a friend who has two little ones, and has been told there won’t be any places for the eldest for 6 months, and even longer for the baby. It’s expensive though – at the moment its \$168.00 per week for just one child”

As most postgraduates are self funded, the additional expenses of childcare can be prohibitive, and many are forced to seek alternatives, (such the services of unaccredited backyard providers) if they wish to study and/or work. Furthermore, most postgraduates with childcare obligations are on the taxed part-time APAs, which reduce the childcare benefits available to them.

Recommendation 9:

That childcare for both undergraduate and postgraduates be both readily accessible and affordable.

⁹ McLean, Heagney & Ferrier, 2003

3.2 Full Fee Paying (including International) Students

Full fee paying students, and in particular International full fee paying students, have been popularly referred to as University “cash cows”, yet many of these students at JCU are from low socio economic backgrounds. Far from being well off, the only scholarships available to international students are AUSAID (which has a stipend of \$18 000 pa), IPRS or University based programs, which vary in number and support considerably. The majority of International students, however, are self-funded. While international students must show that they have the finances to support themselves in order to obtain a visa, the method of support is usually in the form of student loans, which are often charged at commercial interest rates.

The situation outlined in comments below is not unusual for International postgraduates at JCU (and elsewhere):

“I am an international student and have a personal loan from my home country which fund my education and living expenses. I can only borrow so much, and 95% of the loan goes to tuition, leaving me with about \$6000 a year for living expenses...if it wasn't for my partner of 4 years (an Australian – we are de facto) I wouldn't have made it. We are both living on the edge off his ABSTUDY payments and we both work sporadically when we can get work, and usually break even every week, buying only food and shelter.

I have about \$17 000 worth of tuition debt from my home country from my bachelor degree, and once my post grad research degree is finished I will almost have \$100 000 (Australian) in student loans to pay off. I have come to terms with the fact that I will never pay it off and likely never be able to buy my own home. This debt is not like HECS/PELS, where you can pay it off based on income. If you do not pay this debt you will have to declare bankruptcy. It is my only financial option to pay the EXTREMELY high tuition costs of JCU.”

It should be noted that in most cases the tuition costs at JCU are comparable to other regional institutions, but the attitudes of both University and Government towards full fee paying places as “instant income” ignores the long term impact upon the students (both international and domestic) who fill those places and their families.

An example of this may be seen in the Federal Government’s recent changes to Higher Education (*Backing Australia's Future, 2003*), in which visa fees for international students entering Australia were raised from \$315 to \$400. The projected income for these fees is around \$69 million (annually), although little of this is directed back into Universities. Furthermore, as a result of this increase, Australia’s visa fees are now considered the highest in the world:

International Student Visa fees (2004) ¹⁰ :	
Australia	US\$301
New Zealand	US\$94-US\$134
UK	US\$68
USA	US\$100
Canada	US\$90

International postgraduates are similar to domestic in that they often have families to support either in Australia or back home. However, visa restrictions on work and family entitlements (such as healthcare, medicine and schooling) mean that these students are forced to both finance their studies and support themselves (and often

¹⁰ Information sourced from relevant official immigration web sites

families) on very little, and many are forced into cash-in-hand work agreements which leave them open to discrimination and abuse. Furthermore, many postgraduate International students are led to mistakenly believe that things such as free public schooling and healthcare in Australia will extend to them, and have not budgeted for these costs.

Recommendation 10: That there be an immediate reduction in all visas fees, renewals and other administrative international student fees, to bring such costs into line with other countries.

Recommendation 11: That primary and secondary education be provided free to the dependents of international students studying in Australia.

4. POSTGRADUATES AND INCOME SUPPORT II – ACCESS AND COMPLETIONS AT JCU

The lack of financial support, at almost all levels of the postgraduate experience, has considerable impact on not only access to, but also continuation of and successful completion of studies. It has already been demonstrated that postgraduates are from groups that often have care giving commitments, coupled with work and other responsibilities. JCU, in particular, draws its enrolment from groups that are affected severely by financial constraints. The lack of adequate income support is often considered as a negative when considering postgraduate education:

“Yeah, I’ve been thinking about doing something after my Bachelor – but I’m really worried about the cost and everything, because I won’t be able to get AUSTUDY anymore and now I’ve got a huge HECS debt and I don’t want to add to it. Maybe I’ll have to go back some day because of work or something, but now I just want to stop being poor – I want to be able to buy a good meal from a nice place once in a while, or go to the movies, or buy clothes or just get a car that works.”

Those postgraduates who do decide to take on studies often struggle financially throughout their entire degree, as the majority of Testimonials (see attached) indicate.

Furthermore, whilst completion rates for postgraduate students are of paramount importance to Universities, (particularly for research students, as the current Government systems guarantee the Universities a substantial payout upon their successful and timely completion) many postgraduates do not see this as being relevant to their current financial predicaments. Indeed, some see a situation in which they are struggling to pay for food and shelter, while the University (due to Government pressure and penalties) is pushing for completion in the expectation of payment.

“It really bugs me when I know they are more interested in getting me through in 3.5 years or less, while giving me very little financial support and telling me I can’t work cause it’ll cut into my study time, and then expecting ground breaking research. And I know the University is more interested in the numbers in the end than any concern for my welfare. There are so many days where it would be much easier to chuck it in.”

While it may be argued that this is not an entirely accurate view of the University’s attitude to postgraduates, it remains that many postgraduates feel that the pressures

placed upon them, coupled with financial constraints, make the postgraduate experience a stressful and disappointing one. The provision of adequate financial support would at least alleviate some of these burdens, and assist in the retention and research quality of postgraduates.

5. CONCLUSION

JCU is in many respects similar to a canary in a mine; its regional status and the makeup of its student populations (such as low socio-economic, rural/remote, and Indigenous students), mean that issues such as these are likely to have a pronounced and amplified effect. The postgraduate casework undertaken by the JCUPSA has reflected this, and in recent years has grown exponentially, to the point in which the organisation must seriously consider additional staffing to relieve workloads. Evidence has shown that much of the casework, while academic in nature, also involves concern over monetary issues, leading to delays, stress and suffering.

The JCUPSA believes strongly that the provision of income support to postgraduates is a basic equity. In a country that proclaims its support of research and higher education, it is reprehensible a system exists in which wealth is a determining factor in access to the highest degrees. Scholarships are becoming harder to obtain, and those that are available are focused on a small selection of disciplines (usually in the sciences). Such actions are certainly not reflective of a “clever country”.

The JCUPSA is active in supporting postgraduate students both at JCU and elsewhere, but we recognise that we are limited in how we may alleviate many of their problems and concerns. This can only be done through changes in legislation, and we call upon the Government to support all students as a reflection of its commitment in the (often mentioned) future investment of this country.

6. Recommendations for improving Postgraduate Income Support

Recommendation 1: That a review into the impact of PELS and full fee paying courses be conducted, including the ramifications PELS has had on research, University finance, equity and access and the projected impact of long term compounded debt.

Recommendation 2: That as a minimum, full fee courses are capped to keep in line with PELS.

Recommendation 3:

That the duration of a full-time APA be amended to four years for a student undertaking Research Doctorate studies and three years for a student undertaking Research Masters studies, and that the duration of a part-time APA be eight years for Research Doctorate studies and six years for Research Masters studies.

Recommendation 4:

That, in line with CAPA policy, the level of the APA be increased by 10%.

Recommendation 5:

That the taxation of part-time APA scholarships ceases immediately.

Recommendation 6:

As a result of the review of the 2000 cuts to ABSTUDY, that any measures that have contributed to declining Indigenous participation be removed and that recommendations supporting Indigenous participation be fully supported and implemented.

Recommendation 7:

That the provision of AUSTUDY/ABSTUDY/Youth Allowance be extended to include university study at all levels, including postgraduate coursework and research degrees, and that this support (as a minimum) meet the relevant Henderson Poverty line (or similar).

Recommendation 8:

That entitlements such as rent assistance and free health care (including dental care) be made available to all postgraduate and undergraduate students.

Recommendation 9:

That childcare for both undergraduate and postgraduates be both readily accessible and affordable.

Recommendation 10: That there be an immediate reduction in all visas fees, renewals and other administrative international student fees, to bring such costs into line with other countries.

Recommendation 11: That primary and secondary education be provided free to the dependents of international students studying in Australia.

7. JCUPSA – Student Income Support Testimonials

These are a selection of the testimonials received by the JCUPSA in relation to Postgraduate Student Income Support, and are cross discipline and gender, and include International students, full fee paying students, and research students (both APA and non APA). They outline that postgraduate students are aware of the financial inequities of studying at postgraduate level, and that there is little support, or even recognition, of the difficulties of undertaking postgraduate studies.

Testimonial 1

“... as a pensioner (parenting allowance) the federal government will pay an education allowance, but won't provide me with it as I am doing a master's level course. They say I already have a degree so am not entitled to the assistance even though it is there to help people retrain for other work and that is exactly what I am doing. Of course there are the usual woes of needing to work to support myself which extends the time in which I could otherwise complete my degree.”

Testimonial 2

“I am a PhD student without an APA. I started my PhD to improve my employment prospects in my field. (otherwise I can only be a technician)

I am not eligible for any other government assistance except a health care card. PhD's don't get Austudy, and to get Jobsearch I'd have to agree to drop my PhD the moment I was offered a job as a check out chick. I have had to spend up to half my time working at part time jobs to earn money to live on. When those jobs dry up, while I have more time on my PhD, my life gets very hard. The time I have spent working has meant my PhD is taking much longer to get done than it should as I have to time things around work.

Most of this could be fixed if I had access to the same Austudy as an undergraduate gets.”

Testimonial 3

"I am an international student on an IPRS scholarship and I found that the costs of re-locating and setting up in a new place are quite high and so I have found myself struggling financially for the first 12 months. I believe that these financial challenges impact upon the time/effort available for my postgrad studies as it means I need to take up a casual job. It would be great if the scholarship could include some relocation support to help cover the costs of moving and setting up.

Also, it would be great if visa regulations were such that an international student can suspend their studies for a period of time if personal circumstances ask for it without having to leave the country. At the moment, visa regulations don't allow an international student to stay in the country and work for a period of time while having the studies suspended. Sometimes, this option would really help in the completion of a successful degree. Domestic students do have this option, but for international students it means to either return home (which means huge financial costs once again) or not to suspend."

Testimonial 4

*"If you're a masters or PhD student, you can't get Youth Allowance. How exactly are you supposed to support yourself if you are enrolled as a full time postgraduate student? Scholarships are practically non-existent (especially for Masters students). You can only get Newstart Allowance if you are enrolled part-time at uni. But by enrolling part-time, you run the risk of not getting an RTS scholarship to cover the cost of your tuition. The departments at uni don't want part-time students, they want full time students. More money for them (among other reasons which I can fully understand). Why can't Centrelink do something about this? I've been having to support myself off my savings and pretty poorly paid part-time work since January. This has barely been enough to cover my bills and my savings are about due to run out. How does Centrelink propose that I pay my bills? They won't give me a cent unless I'm enrolled at university part time rather than full time. The way I see it is that if I'm a full time student (regardless of being an undergraduate or a postgraduate) then I should be eligible for some kind of payment. So many people are out there rotting the system, yet someone who is genuinely in need of the money to support themselves and gain an education to better the country's knowledge has no access to Centrelink payments and has to work themselves to the bone just to survive. Maybe if I went out and had 5 kids and sat on my ass on child support welfare for the next 18 years the country would be better off?
Yeah, I didn't think so."*

Testimonial 5

"I am a PHD student studying in a poorly funded (humanities) department. When I arrived, although I was "entitled" to things like a computer, desk, chair etc there, these were not provided, as I was told (many times) there wasn't any money for things like that. I was therefore forced to purchase all of these things, even before I started, which ate away at a large chunk of my savings. Even more disturbing, this is not unusual in my area – all other postgrads in my department have been forced to do the same.

Added to this is that while a postgrad, I am also a parent, and trying to pay for childcare, mortgage and living costs, whilst also supporting my studies at such a fundamental level is not easy. So, although I'm on an APAS, I have been working (without the Unis knowledge, otherwise I lost my APA) in up to 3 jobs, just so I can pay for things like paper, equipment, software, childcare fees, medicine, mortgage etc. This means I am behind in my studies, (and usually tired and cranky, which is lousy for my kid) and although according to the government I should be nearing completion right now, I am still far from it. I hope to finish my studies in the next 12 months, but will have to continue work if I am to support my research practically."

8. Appendix A

Correspondence from JCU Dean of Graduate Studies Helene Marsh to JCU APA Students (18th June 2004).

Dear

At JCU Australian Postgraduate Awards (APA) and JCU Postgraduate Research Scholarship conditions of award are based on the guidelines approved by the Minister for Education, Science & Training (DEST) each year.

As you are aware, the duration of a full-time scholarship is three years for a student undertaking Research Doctorate studies. The APA Guidelines state that the University may also approve an extension to the duration of an award/scholarship provided the student is making satisfactory progress and the grounds for extension are related to study and are beyond the control of the student. Extension of scholarship/award tenure is not automatically granted.

DEST has recently announced changes to the APA funding arrangements. These changes will reduce the University's capacity to cover periods of extension and have the potential to cost the University up to \$250,000 per year. This money is not refundable from the government.

After discussions with DEST, the JCU Deputy Vice-chancellor and Pro-Vice-Chancellor (Research & International), the University has decided that, as a result of this change, all requests for extension of scholarship/award beyond three years will require supporting documentation to be formally considered by the Board of Postgraduate Studies at JCU.

At JCU, all students who have an Australian Postgraduate Award or a JCU Postgraduate Research Scholarship will henceforth be eligible to apply for a maximum of **three** months scholarship extension from central University funds. Any additional stipend support will normally come from relevant Faculty and School funds.

So what should you do?

Please discuss this change with your supervisor ASAP.

1. Plan your degree so that you will finish within 3 years. You should have been doing that already.
2. If you need to apply for an extension of your stipend from central University funds, prepare a case for up to 3 months extension for formal consideration by the Board of Postgraduate Studies after 2.5 years of candidature.
3. If you are likely to need stipend support beyond this period, talk to your Head of School ASAP.

The University will be continuing with Doctoral Completion Scheme Awards but these are limited and you should consider them as a last resort.

Probably, the least productive action you could take is to take a job before you finish your research degree. Our experience shows that if you do this, the last 6 months is likely to take 3 years and the risk of non-completion is very high.

I appreciate that this change is very tough but it was made by DEST without consultation with universities. The Australian Council for Deans and Directors of Graduate Studies have raised their concerns formally with DEST.

Best wishes for completing your thesis within the period of your scholarship.

Sincerely

Helene Marsh
Dean of Postgraduate Studies