Response developed with the support and advice of the Victorian Regional and Rural Local Learning and Employment Networks (LLENs) and the Victorian Regional Advisory Networks (RYANS) to the Senate Standing Committee on Rural and Regional Affairs and Transport

Summary

The Local Learning and Employment Networks, particularly in Regional and Rural Victoria, together with the Regional Youth Advisory Networks, have provided the information to enable the following response to the Senate Inquiry into the impact of the Government's changes to the Independent Youth Allowance criteria.

Given the Senate is already familiar with statistics relating to engagement in education, training and employment by young people, this submission relies more strongly on qualitative data including anecdotes gained via consultation with young people and their families who have been and/or will be adversely affected by the Government's changes to the Independent Youth Allowance criteria.

The report addresses each of the Inquiry's Terms of Reference and, at its conclusion, provides a number of recommendations for the serious consideration of the Senate.

About Local Learning and Employment Networks (LLENs)

Local Learning and Employment Networks (LLENs) are a key initiative of the Victorian Government. They were established in 2001 to bring together the expertise and experience of local education providers, industry, community organisations, individuals and government agencies to support Victoria's young people to complete Year 12 or its equivalent.

Since their inception, LLENs have made a considerable contribution to young people's transition from school to further training, education and employment, through the development of collaborative partnerships and networks. They also play a key role in linking up education and training services for disadvantaged young people.

The Victorian Government's long-term action plan to tackle disadvantage and increase opportunities for all Victorians, 'A Fairer Victoria'; specifically identifies LLENs and their partnerships as vital in addressing skills needs and developing new opportunities for young people who are at risk of disengaging from education and training.

About Regional Youth Advisory Networks (RYANs)

The Victorian Government's Regional Youth Affairs Networks (RYANS) gives young people the opportunity to have a say about keeping government services and programs relevant and useful to young people. RYANs involve young people in consultations and sharing their views on policy and programs.

The networks help the government make informed decisions about policy issues that impact young Victorians. Sometimes this means commenting on documents prepared by government; and other times it may involve providing input at initial stages of policy development.

A typical RYAN includes representatives of youth services, business, Local, State and Federal Government, local communities and is supported by the Office for Youth.

The response to the Inquiry's Terms of Reference

a. The financial impact on rural and regional students who are attending metropolitan secondary schools, universities or TAFE.

The comprehensive 349 page 'Inquiry into Geographical Differences in the Rate in which Victorian Students Participate in Higher Education' Report (July 2009) concluded in its foreword that:

'Time and again, the Committee heard about the difficulties faced by young school leavers in rural and regional areas who are contemplating leaving home to study. This exciting time in young people's lives inevitably brings a multitude of challenges, as they farewell family and friends and branch out into new environments. However, an even greater concern for many of these young people and their families is the high cost of university study, particularly the cost of living away from home. The Committee heard that these concerns are responsible for a disproportionately high university deferment rate among rural and regional students, many of whom may never go on to pursue their studies.'

'Student income support is therefore a major contributing factor in university participation. While the Committee welcomes recent national reforms to enable more students from low-income families to access Youth Allowance, it is concerned that the specific circumstances of rural and regional young people still have not been adequately addressed. Already, many such students defer their studies to meet eligibility criteria for income support and this route to financial independence is set to become even more difficult under the new system. In the Committee's view, all young people who must relocate to undertake their studies should be eligible to receive student income support.'

Costs include accommodation, living expenses, textbooks, printing credits, student work placements, public transport or car expenses, and forced moving between home and on campus college accommodation during student holidays, etc. If a young person cannot pursue their desired course locally, they are forced to move away.

More specifically, young people in regional and rural areas are more likely than their metropolitan counterparts to require a car to enable their access to employment (including during their deferment period) and further education particularly where they are required to travel from one region to another with limited or no public transport (E.g. Shepparton young people travelling to Bendigo for further education; or Kyabram young people travelling to Shepparton for work and which is usually of a casual nature and performed outside of normal working hours). Young people also require mobile phone access for communication and safety purposes. The costs associated with maintaining vehicles

in the absence of public transport and the other basic necessities required to enable access to both employment and further education, evidences the greater economic burden placed on the non-metropolitan young person.

If young people do make the move to other provincial towns or capital cities, the costs associated with relocating and living in another community along with the costs associated with travelling to and from both communities (for those who wish to remain connected to their community, friends and family) makes it extremely unlikely that they will achieve or sustain a basic standard of living or the capacity to finance their deferred further education costs. Further, young people may be forced to share accommodation in other regional locations/cities that is neither safe nor conducive to study and which may place them in vulnerable or 'at risk' situations.

Finally, despite recommendations under the Bradley Review, Youth Allowance has not yet been raised and remains below the Henderson Poverty Line.

As one young person has said: "We live on weetbix, rice and vitamin tablets."

Please refer to the additional de-identified verbatim records below; which have been collated by LLENs throughout Victoria; to evidence the financial impact upon young people who are forced to live away from home to meet their education needs.

"For many years now, young people from Myrtleford and other rural towns such as Wangaratta, Beechworth and Yarrawonga, have successfully applied to study chosen courses at Melbourne based TAFEs and universities as well as institutions in Albury, Wodonga, Geelong, Wagga Wagga and even Adelaide. These vocational pathways have always required students to move away from their home towns and family to find accommodation closer to their tertiary institution. Accommodation costs range from a minimum of \$6000 - \$20000 per year to live on campus or to take up private rental accommodation."

"I deferred for a year to work and become eligible for independence allowance. This meant leaving home and moving to a bigger centre and getting rented accommodation. My parents were struggling with drought on the farm, but were deemed to earn above the threshold, so no assistance came my way. I got a job in retail but fell ill two weeks after starting work and was off work for eight weeks. During this time my financial commitments had to be paid by my family. I am really keen to start university in 2009, but my current income at the traineeship rate of \$8.50 per hour means I will not obtain the benchmark earnings to be declared independent by Centrelink."

"After a year of living in close to poverty while studying in Melbourne, the money I saved quickly disappeared, and I was forced to move back to Shepparton. I am working in a job leading nowhere."

"In Melbourne I shared a house with three other people and a horde of mice, with less than \$20 a week for food and groceries (after rent and transport to university)."

"The enormous cost of education, relocation and the lack of support must be acknowledged for rural students. The difficulty of finding, let alone affording to rent, needs to be addressed. We have students who have been consistently forced to sleep on the floor in places rented by older students.

The advantages to urban and suburban students are enormous and completely unfair."

"In 2008, 91% of students at our College that were offered a tertiary place have deferred to work this year to qualify for Independent Youth Allowance. Of all the 91%, only one will be able to undertake studies next year as he was lucky enough to win a prestigious scholarship for his undergraduate years."

"The trouble with politicians is that they see the world in urban terms with a tram or bus at the end of every street, unlimited access to the resources necessary for living. Travel between home and university is costly. Rental accommodation is expensive and there are few jobs. What depresses me is the fact that I have to study and work at the same time while my city friends are living at home."

The education alternatives for rural and regional students wanting to study in regional areas.

'The major regional cities of Geelong and Ballarat host the main campuses of Deakin University and the University of Ballarat, respectively. Campuses in less populous regional cities typically have fewer students and offer a less extensive range of courses'. (p. 131 'Inquiry into Geographical Differences in the Rate in which Victorian Students Participate in Higher Education' Report, July 2009)

Education alternatives for rural and regional students wanting to study in regional areas are limited. Whilst distance education may be an option for those whose courses do not require hands on or class room learning, the cost is often prohibitive. TAFE courses do not always provide the minimum qualification required for entry level employment, and TAFE colleges may not routinely offer courses that address local skills shortages. There are also few alternative education options in rural areas that are culturally tailored to enable the inclusion of Refugees, Asylum Seekers and Indigenous young people.

Further attention needs to be given to the expansion of university options and related infrastructure including transport provision in rural areas to accommodate anticipated need if young people cannot live away from home as a result of the policy changes.

"I have no option to live at home as engineering is not offered at the regional university where I currently live. As an engineering student, if I continue with my plan to take up my place, I would have a high class and study work load and it would be impossible for me to continue to work 30 hours per week (which would also be dependent on successfully getting work in Melbourne after I move) and meet my study commitments as well as the Youth Allowance criteria. If I turn down my university place, continue to work (I am on a 12 month contract) and re-apply as a mature age student at a later stage, there is no guarantee I would be accepted as these places are restricted in number."

"The government needs to recognise that there are limited higher education options for young people in regional/rural areas and that the cost of living in Melbourne to study their preferred course makes it prohibitive for most young people."

c. The implications of existing and proposed Government measures on prospective students living in rural and regional areas.

'In 2007–08, nearly 14 per cent of school leavers in non-metropolitan areas (of Victoria) rejected their university offer. This compares to a rejection rate of 8.6 per cent in metropolitan areas and 9.2 per cent in interface areas. Additionally, one in three school leavers from non-metropolitan areas who received a university offer deferred their studies.' (Inquiry into Geographical Differences in the Rate in which Victorian Students Participate in Higher Education, July 2009)

Further, given that the "disproportionately high deferment rate among non-metropolitan school leavers was a recurring theme throughout the inquiry, and is of concern to the Committee"; it is envisaged that the proposed policy changes will only further adversely affect the participation rates of non-metropolitan young people.

Young people will not be able to find full time employment in the local labour markets. The 2009 'On Track Connect' interviews (Victoria) have revealed unusually high numbers of deferred students who have been unable to find adequate employment even under the existing rules for qualifying for Independent Youth Allowance.

Drought has made things even harder for rural families. With the economic downturn, business downsizing and retrenchment, full time jobs are generally difficult to find for largely unskilled youth.

Further, with higher deferral rates, there will be many more students flooding the labour market targeting full time employment. There will not be enough full time work for all students, especially for those students in more isolated areas and in smaller communities. These young people will have limited means to secure employment away from home and will be left very vulnerable to both immediate and long-term unemployment.

If students have to defer university for two years, less may end up going to university in the long run, particularly as universities rarely offer the opportunity for a two-year deferment. A better case scenario, is that we support those who wish to go on to higher education and encourage those young people who do not want (or cannot achieve) higher education into jobs that offer vocational pathways locally.

Local employers say that the deferrers are competing for the jobs that would have gone to young people who had no intention of going to university anyway, which may contribute to the long-term unemployment of those young people who choose not to go on to university. These "other" rural young people are often left working below their potential, in part time, temporary, casual or seasonal employment.

This only creates further unemployment and disadvantage in rural areas. These policy changes also seem contradictory to Skills Victoria and Provincial Victoria policies.

There will likely be an impact on attracting young families and professionals to rural areas because of the costs associated with educating their children in future pathways.

As one family reported:

"We moved to a rural area to fill a skill shortage need and are involved in supporting relocated medical professionals to rural and regional areas. The inequity between rural family costs to support children who need to leave home to study compared to metropolitan family costs, where they can live at home, is staggering, and something that we didn't think about earlier. If we had realised the extra costs that we would incur, just by living in the country, we would never have moved from Melbourne. In fact it is likely that we will go back."

How will regional industries be able to attract professionals locally if training is beyond the reach of local young people and their families?

And for those currently completing Year 12 in 2009; a mid-year intake for those who become eligible after 18 months may be especially troublesome for some young people who require the orientation and support the universities offer at the start of the year. Moving away from family and community is not easy as is shown by the number of country students who do not remain in the course and instead return home.

"Many students will find it hard to maintain their aspirations in the face of the recent changes and the prospect of repaying HECs at the end of study."

"I was accepted into the Environmental Science course at La Trobe University Wodonga Campus this year. My course required 30 hours per week of contact time and a further 30 hours per week of study time. I was unable to get into the limited on campus accommodation and so had to rent a flat at \$200 per week. I applied for at least 10 jobs, but couldn't get any work that fitted with the study times. I lasted for about eight weeks and decided that it was just too difficult. The best option was to defer before the HECs debt was incurred and work for 12 months to qualify for independence allowance. I have already had five jobs (casual job hire) and am working very hard. I am devastated about the changes in policy and doubt whether I will go to university at all."

"Without Youth Allowance my daughter who was fortunate to get into Melbourne University would not have been able to go as the cost of accommodation is so prohibitive. She completes her Arts Degree this year and is applying to do the JD next year. She will not be able to further her studies if Youth Allowance changes are enacted."

"It is totally unfair to change the rules for Independent Youth Allowance in the middle of the game for the 2008 cohort of year 12 students. They should be 'grandfathered' like the current Commonwealth Accommodation Scholarship recipients. Why not delay implementation of the changes until January 2011?"

"Students who have deferred their courses in 2009 on the understanding they could access Youth allowance in 2010 if they met the criteria of earning the \$19,500 should not be disadvantaged by any

changes. They should still be considered under the current rules. As courses can only be deferred for 12 months many students will be severely disadvantaged. In particular students from rural areas who already face regional disadvantage will endure further social and economic inequity."

"I have been hearing that some current VCE students have been half hearted about their midyear exams, saying that there is no point in putting in, because now it doesn't mean anything."

"Through our Managed Individual Pathways Plan (MIPS) we have worked intensively to break the culture of not attending further education - and we see that the proposed changes to the Independent Youth Allowance are only going to take us back to our previous experience where students did not take further study options."

d. The short and long term impact of current and proposed Government policies on regional university and TAFE college enrolments.

In the 12 months from May 2008 to May 2009, the jobless rate for teenagers actively looking for work jumped from 12.8 percent to 16.6 percent. And, for those seeking full-time work, the increase was even greater – from 16.6 percent to 25 percent. The new criteria, requiring 30 hours of employment, is almost impossible when there are too many young people competing for too few jobs.

Given that youth unemployment in some areas is more than four times the national average with the sharpest rise occurring among teenagers aged 15-19; some young people, who are required to defer their studies to gain eligibility for the youth allowance, are not in a position to secure employment in their local area; this effectively drives young people who reside in rural and regional areas, away from home to seek employment in other provincial or city centres. And, they are less likely then to enrol in local university and TAFE colleges.

The lack of affordable housing for young people also reduces their capacity to achieve employment outside their immediate area (during the deferment period) and to finance their participation in further education later on. This ultimately results in some young people choosing the easier option, which is to opt out altogether and this has an extremely adverse long-term impact on the economy, resulting in skill shortages and a critical decline in the number of regional university and TAFE enrolments.

"I had a place at Deakin in Geelong, but had to give it up and get a full time retail job to earn some money. I think that the longer I am in the 'groove' of employment the more challenging it will become to change that pattern and lifestyle and go back to study."

"Of the 200 first year enrolments in my design course, four were from rural areas, with the rest metropolitan and international students. I wasn't eligible for Youth Allowance, because my parents earned over the required threshold. But they still had to remortgage our house to cover expenses – this was the third time that they had had these expenses as I am the youngest of three children, and we all had to relocate to attend university."

"Unfortunately current Government has elements of policy working against itself. A fair go for rural working families is a moral requirement for the young people of our country".

"Because of the changes to Youth Allowance and the costs faced by our regional students, I can foresee a number of our young people opting out of university completely. On the one hand earlier this year, Julia Gillard spoke of the Government's desire for an increase in the percentage of people with a degree and now on the other hand we see a proposal that will effectively remove the vehicle which enables regional people to achieve this."

"The criteria for independent youth allowance should include both distance from the education and training provider (suggest over 60 kms) and adjusted parental income. This is necessary to prevent the quoted 'misuse' of the system with 49% of students living at home receiving the independent youth allowance (what about the other 51%?) and ensure that high earners in the country pay for their children's further education."

"Absolutely NO thought has been put into the long term effects of these changes... it is a situation which I liken to the scrapping of Technical schools some 20 odd years ago! This proposition should never have been brought in, let alone brought in to directly affect the students who have taken a gap year this year to try and gain some sort of financial independence. These students had made plans based on government policy at the time, and it is VERY disappointing that these students AND their hardworking, families will be directly affected."

"The broadening of access and increased support for low income earners is applauded. But the principle of access and equity for all is flawed in this case, because the means by which "middle class" rural people supported their access to tertiary education relocation costs has been taken away. Even worse is the situation that the current 'gappers' are in, with a retrospective policy changing the rules "half way through the game, and no solution offered."

e. The adequacy of Government measures to provide for students who are required to leave home for secondary or post-secondary study.

Government measures are currently inadequate to provide for students who are required to leave home for secondary or post-secondary study.

"Maintaining study as my first priority in life was why I left my family – but the living conditions and poverty meant after two years my focus had become gaining employment and work experience to survive. The work I did get quickly developed into very long restaurant shifts six days per week, and with little time to sleep before class anymore, I gave up on my degree. I have never completed this science degree."

"My son was one of four secondary students selected to enroll in the Victorian College of the Arts in Sculpture. It was an excellent opportunity for him to pursue his artistic talent, especially given that the head of Sculpture in the VCA (the most highly recognised Art College in the country) acknowledged that he had a "real future in sculpture in Australia". However, given our financial circumstances, and

the fact that he was living in South West Victoria, means that he may have to give up this opportunity because we cannot afford for him to continue on with his education".

"I believe that the current government policy for supporting students does not address the reality of young people living in regional areas. There are limits to employment opportunities and significant barriers to accessing university courses of choice and transport".

"Whilst our son is currently living independently he cannot claim any benefits and has had to work considerable hours on top of his university course to try and live. We were hopeful, however that this could be rectified when he gained "independent status" and therefore could get some payment from the government. Given the changes proposed to the Independent Youth Allowance and the time demands of his university program he will be unable to work the hours required to gain independent status for payment. It is disappointing that the proposed changes to the Independent Youth Allowance discriminate against rural Australians".

"Our son commenced university in Melbourne this year. His accommodation in Melbourne costs \$310 per week plus electricity, water, telephone and internet connection which add approximately \$30 per week in cost. He also incurs \$50 per week in food and incidentals and chooses to walk half an hour each way each day to university to save on public transport fares. His rented accommodation is in a student residence run by the YMCA - we chose this location as it provided a safe environment for a country student. Under terms of the rental he is required to rent the property for a full 52 week period. His annual cost of living in Melbourne is over \$18,000 plus the cost of books, fees and infrequent return travel to rural Victoria. This cost is excessive and only affordable as both my wife and I work. He does not receive youth allowance and will more than likely never qualify for the youth allowance".

"If you want to look at people misusing the system put a "distance away from uni" clause in the criteria. Any student that has to live away from home has to be independent - even if they have to rely on their parents support for accommodation or food. The current independent allowance does not cover everything but it gives the country students a chance to aspire to go to Uni".

f. The education needs of rural and regional students.

The rights of rural and regional students to access the education of their choice should be no different to that of their metropolitan counterparts. However the distribution of resources between the two is currently inequitable. To enable equitable access so that regional and rural young people can exercise their right to an education, they need additional resources and flexible options, including the Independent Youth Allowance where such requires them to move away from home.

"We have just sent our fifth child off to University and the cost has been enormous. We had one daughter who lived on cabbage and onions for a week because she knew how hard it was on the farm with the drought and didn't want to ask for money. She had spent what we gave her on a text book."

"Young people can vote, drive a car, get married and fight wars at eighteen, but are still deemed dependant on their families when it suits the government – where is the sense in that?"

"The qualification level of the population is rising in search of jobs that the economy is creating. Whether all sections of the population will be able to access the emerging economic opportunities will depend on the inclusiveness and flexibility of the education system. (OECD 2007)"

g. The impact of Government measures and proposals on rural and regional communities.

Rural and regional communities are impacted by long-term drought, skill shortages and, in some areas, much higher unemployment rates than that of the national average, and which continue to rise. And, rural and regional communities are dependent on their young people to train and remain or return to their communities to ensure the sustainability of their communities in the longer term.

The Australian Government's proposed policy regarding Youth Allowance eligibility is in complete contradiction to the Australian Government's social inclusion principles of 'Reducing disadvantage'; 'Increasing social, civil and economic participation'; 'Developing tailored services'; 'Giving a high priority to early intervention and prevention'; and 'Planning for sustainability'. (Social Inclusion Principles for Australia)

And, although it is important that Australian Government departments, via the Council of Australian Government (COAG) agenda, attempt to ensure that their various policies and the principles that underlie them are consistent; it is evident that the Youth Allowance criteria changes are an example of public policy that contradicts the objectives of the COAG reform agenda; and which will ultimately have an adverse impact on Government objectives.

These measures are also in conflict with the Provincial Victoria objectives.

"We are chronically short of good tertiary qualified professionals in rural Victoria, we should be assisting rural students to study at university and return to their rural homes to bring skills to these areas. Instead we discourage these kids by imposing huge costs on them and then taking any opportunity to reduce the youth allowance which helps support their lives during study".

"The measures proposed in regard to youth allowance should be making it easier, not harder, for students to study. I compare this to my eldest son who started studying here then migrated to England to work. He has resided and worked there for three years. He has now been accepted in to a UK university to complete his studies and is receiving funding support in the UK to encourage him to study rather than to discourage him. The English system clearly recognizes the need to improve the educational standards of its younger generation and is looking to assist them. The Australian system seems to be discouraging our young adults, particularly those who are disadvantaged as rural students, from furthering their education, which in the long run will benefit the community as a whole."

"The very student who has the motivation, commitment and willingness to work for a gap year, so

that they can afford to achieve further education is the type of person who, when qualified, will contribute to both the financial and social capital of our nation. It is imperative that those who have enough initiative and commitment to use the gap year as a means of furthering their education be allowed to do so".

"I started working during school holidays and weekends to save for university. I did extra subjects in 2007 and continued to work part time. I was in the top 10% of the state and was accepted into all Melbourne-based universities. But my family was unable to afford this and so I planned to go to Geelong where I could study a similar course (but with less prestige) while living cheaper."

"No one seems to be able to come to grips with the cost disadvantage of living in the country. While rural areas are desperately trying to help young people maintain links with their communities, the choice for most young people is to go and find work away from home."

"A larger percentage of aspirants to university education come from the middle classes. Children from low SES backgrounds are less likely to aspire to a university education; therefore the expected take up will possibly be small, at least in this generation. In the mean time, those students who do aspire have been cut off, and will be competing in the local employment and training market".

"Are we looking at a future that dumbs—down rural skills and opportunity and supports city professionals – the rich get richer and the poor get poorer?"

"The option of delaying tertiary study for more than 18 months to save funds to cover living costs disadvantages country people; the alternative of trying to study and work 30 hours per week is counter-productive to effective learning (assuming young people can obtain work in the current labour market). Financial support for regional/rural students to contribute to a higher skilled country is necessary for Australia's future."

"These young people are our future, and (the Government) has all but shoved our country students out the door, and said that a university degree is for city folk only; you country bumpkins can apply as mature age students when you have earned enough money."

"I urge the Australian government to invest in our society's knowledge and skill, not burden young people with abject poverty and/or waiting years to access tertiary study".

"I am a doctor of Osteopathy and I have just returned to Shepparton, my home town to practice. With the current changes, I would have been forced to take two years from study to work, which would mean I would still be studying now and not providing health care to country people."

"Education is a right & this proposed change to the Independent Youth Allowance is making it almost impossible for my children to exercise this right. Our country needs skilled workers - and our rural areas are particularly disadvantaged - If anything I urge you to make it easier for rural people to access higher education - and then return to the country once qualified."

"Without receiving the independence, I and two other siblings would not have been able to attend university at all. We are currently qualified as a Structural Engineer, Electrical Engineer and a P.E Teacher all who work in regional areas".

"I thought Australia was about equality and having a fair go!!! Or do you want everyone to relocate to the city!!! Then we will just import all of our food!!!"

"We know that underachievement and low or no qualifications sentences a person to a lifetime of poorer outcomes and welfare dependency, which becomes an economic issue for nations, as well as a cultural and ethical issue.

"By enabling our young people to pursue tertiary education we make it possible for some of these professionals to return to rural areas in the future. Country kids are more likely to return to the country and we need professionals desperately."

Conclusion:

The collective of LLENs and RYANs in Victoria have conducted extensive consultations with young people and their families who have been or are likely to be directly impacted by the proposed policy and their arguments have been documented extensively throughout this submission.

The LLENs and RYANS of Victoria have conclusively demonstrated throughout this report that not only will young people and their families in rural and regional Victoria be adversely discriminated by the new policy; contravening Article 26 of the Universal Declaration of Human Rights, October 10, 1948 which states "....higher education shall be equally accessible to all on the basis of merit"; the populace will be confused by an agenda that it is complete contrast to Victorian Government's policies and the Australian Government Social Inclusion principles and COAG reform agenda.

Finally, it is important that the Australian Government demonstrates consistency in the principles that underlie its policies, particularly where such policies overlap or are interdependent in order to achieve its prescribed objectives.

Recommendations:

That the Senate Standing Committee on Rural and Regional Affairs and Transport seriously considers:

- 1. removing inequity in the new policy;
- 2. eliminating barriers to fair access for all young people;
- 3. affording every child the opportunity to access, on merit, their course of choice if it is not locally available;
- 4. creating interim provisions for current students who have deferred so they are not disadvantaged;
- 5. redefining 'independence' such that people studying at university away from home are living independently; and
- 6. all relevant findings included in the final report of the 'Inquiry into Geographical Differences in the Rate in which Victorian Students Participate in Higher Education' (July 2009) as they relate to this inquiry.

Verification Information:

Verification of this submission can be made by contacting:

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