

Senate Standing Committee on Education and Employment - Education

**QUESTIONS ON NOTICE
Budget Estimates 2014-2015**

Outcome 3 - Higher Education, Research & International

Department of Education Question No. ED0093_15

Senator Carr provided in writing.

Question

Graduates with disabilities

Graduates with disabilities would be likely to enjoy lower than average graduate incomes, wouldn't they? If that is so, wouldn't the average graduate with disabilities end up incurring debts significantly higher than those without disabilities? Many people with disabilities study part-time. With a real interest rate, their HELP debts would be growing significantly while they were still studying, wouldn't they? Has your modelling looked at this? Do you have any proposals to avoid discriminating against graduates with disabilities in applying a real interest rate to HELP debt?

Answer

According to the Graduate Destination Survey, the median salary for graduates in full-time employment was \$53,000 for both those graduates indicating existence of a disability, impairment or long-term medical condition and for graduates with no indication of any of these conditions. This would suggest that the average total HELP debt incurred and average time taken to repay are likely to be similar for graduates with and without disabilities.

The Department has not modelled the effect of bond rate indexation on part-time students or students with disabilities.