



Australian University Student Finances 2006



**A summary of findings from a
national survey of students in
public universities**



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Australian Vice-Chancellors' Committee
the council of Australia's university presidents

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**Richard James, Emmaline Bexley,
Marcia Devlin and Simon Marginson**

**Centre for the Study of Higher Education
The University of Melbourne**

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1. Overview of findings

Introduction

The findings of this study have important implications for the quality of Australian higher education. They reveal the difficult financial circumstances of Australian university students and the significant impact of financial pressures on the capacity of students to study effectively.

These findings are based on 18,954 responses to a survey by questionnaire undertaken in Semester Two 2006. All 37 of Australia's public universities participated in the survey. Questionnaires were sent to a stratified sample of domestic undergraduate and postgraduate students (17,747 responses, estimated response rate 19.8 per cent) and to all Indigenous students (1207 responses, estimated response rate of 16.4 per cent). The demographic characteristics of the responses indicate that the dataset is highly representative of the national domestic student population.

This report summarises the major findings of relevance to federal and institutional policy and practice. An accompanying report presents a more extensive analysis and tabulation of the study's findings and a full description of the survey methodology for the benefit of policy-makers, administrators and researchers.

For undergraduate students, direct comparisons can be made between the present findings and those of the previous AVCC student finances survey, *Paying their way* (Long & Hayden 2001), which was conducted in 2000. In most respects the 2006 survey questionnaires mirrored the instrument used for the 2000 study. The 2006 questionnaires were updated to reflect changes in the higher education context and to incorporate items of specific relevance to Indigenous students and postgraduate students (the 2000 survey was of undergraduates only).

The findings for Indigenous students are reported separately in Chapter 7. This has been done in recognition of the often distinctive family and financial situations under which Indigenous students are studying and the need to develop policies and programs to raise higher education access, participation and completion rates. The study reveals marked differences in the financial circumstances of Indigenous students compared with non-Indigenous students.

For non-Indigenous students, the report is primarily structured around four student subgroups:

- full-time undergraduates;
- part-time undergraduates;
- full-time postgraduates; and
- part-time postgraduates.

For the sake of brevity, comparisons between females and males and between research higher degree students and postgraduate coursework students are presented only where important differences have emerged. The accompanying report includes more detailed information on these student sub-groups.

The most significant findings of the study are summarised below. These findings are drawn from the later chapters of this report: Chapter 3 examines student income, assets and reliance on financial and non-monetary support; Chapter 4 examines student expenditure and includes data on the levels of repayable loans and overall debt; Chapter 5 reports the patterns of paid employment undertaken by students, and Chapter 6 explores student perceptions of the impact of their financial circumstances on their study.

Selected findings

The executive summary of the *Paying their way* study began with the statement 'Being a university student in Australia in the year 2000 is tough — financially speaking'. This continues to be the case. During 2006, many Australian university students reported they were in stressful financial situations and many found it difficult to support themselves week-to-week. A large proportion of students reported they lacked adequate financial support and many were highly anxious about 'making ends meet' and the debts they were accumulating. The following points provide an overview of some of the most important findings of the study:

- Consistent with the findings of previous studies (Long and Hayden 2001; Krause *et al.* 2005), the typical Australian student in 2006 was undertaking considerable paid work during semester: 70.6 per cent of full-time undergraduates reported working during semester (Table 5.1), on average these students were working 14.8 hours per week (Table 5.5). One in every six of the full-time undergraduate students who were working during semester was working more than 20 hours per week (Table 5.6). More than one-third of the nation's full-time university students — 35.2 per cent — were working at least 13 hours per week during semester. Similar reckoning for part-time students shows that 41.8 per cent of all part-time students were working at least 38 hours per week — in effect, full-time paid employment.
- A small yet notable proportion of full-time students reported being in full-time employment — 4.5 per cent of full-time undergraduates (up from 3.1 per cent in 2000) and 13.3 per cent of full-time postgraduates (Table 5.3).
- Many students indicated they undertook substantial hours of work simply to afford basic necessities, transport, textbooks and other study materials. A large proportion of these students reported that this work had a significant detrimental effect on their studies and limited their opportunities to benefit from the full university experience: 39.9 per cent of full-time students and 54.1 per cent of part-time students believed the work they were doing was having an adverse effect on their studies (Table 5.7); 22.4 per cent of full-time students and 33.0 per cent of part-time students regularly missed classes because they needed to attend employment (Table 5.8).
- One in eight students — 12.8 per cent — indicated they regularly went without food or other necessities because they could not afford them (Table 6.4). For Indigenous students, the comparable figure was much higher, 25.4 per cent (Table 7.16).
- 40.2 per cent of all students reported annual budgets that were in deficit. For full-time undergraduates the figure was 47.8 per cent (Table 4.3). Over half

(52.5 per cent) of the students surveyed indicated they often worried about their finances (Table 6.1) — among the Indigenous students, 72.5 per cent reported their financial situation was often a source of worry for them (Table 7.15).

- Indigenous full-time undergraduates in employment worked on average three hours per week more than their non-Indigenous counterparts in a typical week during semester (17.8 hours, compared with 14.8 hours) and employed Indigenous full-time postgraduates worked 3.6 more hours in a typical week during semester than non-Indigenous students (18.9 hours compared with 15.3 hours) (Table 7.23). A higher proportion of Indigenous students than non-Indigenous reported that they regularly missed classes because of their paid work commitments (for undergraduates, 29.1 per cent compared with 25.7 per cent; postgraduates, 40.3 per cent compared with 26.7 per cent) (Table 7.25);
- Indigenous students were considerably less likely to rely on most forms of cash and non-cash assistance from others than were non-Indigenous students (Table 7.6). More Indigenous undergraduates and postgraduates had taken out a loan in order to study (33.8 per cent and 34.4 per cent respectively) than had non-Indigenous undergraduates and postgraduates (24.4 per cent and 20.2 per cent respectively) (Table 7.14). The loans taken out by Indigenous postgraduates in order to study were considerably larger (mean loan of \$8250) than loans taken out by other postgraduates (mean loan of \$6250) (Table 7.14).
- Indigenous students' study-related expenses were higher overall than those of non-Indigenous students (Table 7.8). Indigenous students were more reliant than non-Indigenous students on university and student association subsidised services (Table 7.5). Indigenous students were particularly reliant on health-care and counselling.

Generally, the most sizeable and important differences in students' financial circumstances are between full-time and part-time students rather than between undergraduate and postgraduate students. Overall, the students in the most difficult financial positions are full-time undergraduates — especially female students — full-time postgraduate coursework students and Indigenous students.

The study's findings with regard to paid work and the increased reliance of full-time students on work as a source of income raise questions about what is a manageable amount of paid work for a university student in the context of the demands of full-time study and the possible effects on the quality of education. The findings show that the educational experience of a large proportion of students is strongly influenced by extensive work commitments and the constrained financial circumstances under which they are living.

Themes in student comments

The conclusions drawn from the quantitative analyses are echoed in the written comments offered by students in response to open-ended questions included on the questionnaire. Approximately one-third of the respondents wrote comments. A consistent set of themes emerged, encapsulated in the following:

I struggle every week with my finances. I get paid the bare minimum wage and I can only work once a week due to my timetable. I am constantly

worrying about the huge debt I am getting into: how am I going to be able to pay this money back? Constantly having to think ahead to make sure I have just enough money to afford the next field trip, textbook or put petrol in my car so I can actually make it to my classes. I even tried to condense my timetable so that I can save on petrol. (female, full-time undergraduate)

I feel it is almost impossible to financially stay 'above water' while studying and with the vast personal debts I'm gaining. I will be paying them off for years after I graduate. (male, full-time undergraduate)

Money given to students is simply not enough to meet the demands of everyday life. This creates much anxiety and stress, which in turn affects our ability to focus wholly on our studies. (Indigenous female, full-time undergraduate)

Lack of income was a major source of stress and many times we were both depressed and considering quitting our studies. Over the summer break, when much of our casual work ceased, we were often [with] supplied groceries by my parents and lost many, many 'study' hours looking for work. Of course our studies have been affected. Even though we held scholarships at the beginning of our studies, they do not last long enough to cover the contingencies of students who have any commitments outside of their studies. (female, part-time postgraduate)

Students indicated that parents and partners were often placed under financial pressure to support them. They also wrote of the embarrassment and humiliation associated with asking others for loans or gifts.

...I feel bad for my mum who supports me when she is struggling to meet living costs as well. I often go without adequate food in order to buy expensive textbooks. (female, full-time undergraduate)

Some students indicated that study would not have been possible for them without HECS-HELP and FEE-HELP:

I think that the HECS system is fabulous as it is the one major factor enabling me to study. There is no possible way that I could afford to pay upfront. (female, full-time undergraduate)

Equally, there was criticism of the levels of debt associated with these schemes. Many students questioned whether studying for their degree was worth it, given the debt they will have amassed upon completion:

HECS is terrible. To have such a huge debt behind me without even beginning to work is utterly ridiculous and frightening. (female, full-time undergraduate)

The criteria for eligibility for AUSTUDY and Youth Allowance received criticism from many students, and others were concerned that the amount of income support was insufficient in meeting fundamental living costs.

[There is a] need to change the thresholds on Austudy, as it is very hard to get assistance when parents have assets. (male, full-time undergraduate)

I feel Centrelink needs to review the amount it gives to independent students. It is very difficult to make ends meet on Centrelink alone. (male, full-time undergraduate)

It is exceptionally difficult to be an independent adult who must attempt to support themselves in a major city like Sydney, while also studying in a full-time course at university. The balance of living and personal/ educational cost alongside income from Centrelink/Government is insufficient and inappropriate. For those, like myself who are "Austudy- Independent" and wish to work part-time while studying, there is a lack of incentive to do so. (male, full-time postgraduate)

Numerous students mentioned the high cost of textbooks, many indicating they could not afford to purchase textbooks. The cost of transport was mentioned less frequently, usually in the context of fieldwork trips or travel for research data collection.

Comparison of the 2000 and 2006 findings for undergraduate students

The findings of the present study can be compared directly with those of the 2000 survey for undergraduate students, providing insights into important trends. The comparison suggests a possible deterioration in undergraduate students' financial situations. Compared with undergraduates in 2000, the undergraduate students in the present study had a greater reliance on three sources of support: paid work; non-cash assistance, for example from parents, and repayable loans. At the same time they received a lesser amount and proportion of total income in Commonwealth assistance from the combined sources of Austudy, Youth Allowance and Centrelink payments.

Greater reliance on paid work

While there was little change in the proportion of students who were in the workforce, there was a large increase in average income from this source. For all undergraduate students the increase was from \$8386 to \$11,960 (42.6 per cent) (Table 3.1). For all undergraduate students the proportion of income from paid work was up from 67.0 per cent to 74.6 per cent. For full-time undergraduates the proportion of income from paid work had risen from 50.7 per cent to 65.9 per cent (Table 3.2).

A rise in the proportion of student taking out loans

As is shown in Chapter 4, more students were incurring debt through loans than in 2000. The proportion of undergraduate students taking out loans rose from 10.7 per cent to 24.4 per cent (Table 4.11). The average loan commitment rose from \$3943 to \$4720 (19.7 per cent). In terms of category of loans, the major increases were in the mean level of bank loans (up by 71.3 per cent), credit cards (42.1 per cent), parents (48.6 per cent) and spouse (46.3 per cent). Average loans from government sources fell in size slightly. In addition, loan repayments as a category of expenditure doubled, from \$650 for all undergraduates in 2000 to \$1370 in 2006. For full-time undergraduates the rise was from an average \$421 to \$1080 (156.7 per cent).

An increase in non-cash assistance

There was an almost equally marked increase in the proportion of undergraduates who received non-cash assistance from parents or partners. Although there was little change in the proportion of undergraduate students living at home with their parents,

for all undergraduates the proportion receiving assistance for meals rose from 46.3 per cent to 53.7 per cent, accommodation 41.5 per cent to 52.0 per cent, and textbooks from 15.6 per cent to 25.4 per cent (Table 3.10). This trend has distributional implications in that only some students can call on these forms of support. There was less change in non-cash support in other expenditure categories.

A decline in Commonwealth assistance in the form of income support

For undergraduates, the average annual income from Youth Allowance, Austudy and Centrelink totalled \$2170 compared with \$2456 in 2000 (Table 3.1). There was also a decline in the proportion of full-time undergraduates receiving Youth Allowance or Austudy from 42.4 per cent overall to 35.2 per cent (Table 3.3) and a rise in the number of students whose application for income support was rejected from 8.7 per cent in 2000 to 12.8 per cent in 2006 (Table 3.4).

The data suggest that, compared with 2000 students, the 2006 students have partly closed the gap between expenditure and income. In 2000, the average expenditure for all undergraduate students exceeded income by 21 per cent — in 2006 the gap had fallen to 8 per cent. For full-time undergraduates the gap had fallen from 42 per cent to 27 per cent (Table 4.4). This narrowing of the gap is attributable primarily to student income rising faster than spending, primarily income from work. Whereas mean undergraduate student expenditure rose by just 14.8 per cent since 2000, mean undergraduate income rose by 28.1 per cent. The *median* expenditure by full-time undergraduates was almost unchanged in dollar terms, from \$11,242 to \$11,320 (0.6 per cent), while median income for this group rose from \$7148 to \$11,000 (53.9 per cent), almost completely closing the gap on spending. The relatively low growth in 2006 student expenditure levels over the 2000 levels is in part accounted for by the increased reliance on non-cash support noted above. This was a particularly significant factor in the case of full time undergraduate students.

As shown in Chapter 4, student expenditure declined between 2000 and 2006 by an average of 3.0 per cent in real terms once CPI adjustments are made. In terms of student welfare, this trend warrants close consideration, especially given that the costs of food and housing have increased significantly faster than inflation (Table 4.12). While students' average budgets were closer to balance, though still in deficit, students appear to be required to get by with less. Some students have been able to modify their financial position through an increase in non-cash assistance for food and housing.

There are likely to be educational implications in these changing patterns of student income and expenditure. With the average earnings from employment rising significantly and the average hours of work rising only slightly, it is possible that many students are working more intensively and in more demanding employment. This conclusion is reinforced by the rise in the proportion of undergraduate students who reported missing classes on a frequent basis and the similar rise in the proportion of full-time undergraduates who reported that work has an adverse effect on their studies, as discussed in Chapter 5.

2. Survey method and sample composition

Aims of the study

The objective of this study was to investigate the financial situation of Australian students by means of a survey of domestic students undertaking undergraduate and postgraduate courses at Australia's public universities, and a separate survey of all Indigenous students. The specific aims were:

- to collect data on sources of income and support during the university experience and on relevant expenditure items, and determine the extent to which there was a variation between different categories of students;
- to compare such findings, where possible and relevant, with those of previous surveys, particularly the AVCC *Paying their way* study conducted in 2000 (Long and Hayden 2001), thus contributing to trend data;
- to increase the AVCC's understanding of the student populations and thereby assist universities' planning and policy; and
- to inform national policy decisions regarding assistance to financially disadvantaged students.

Survey method

The Centre for the Study of Higher Education (CSHE) was commissioned to undertake the national survey by the Australian Vice-Chancellors' Committee (AVCC) in August 2006. The project involved a survey by mail of a nationally representative stratified sample of students chosen from all 37 public universities (19 universities participated in the previous AVCC study in 2000). Human research ethics approval was arranged through the University of Melbourne protocols.

All Indigenous students were surveyed due to the relatively small number of Indigenous higher education students (n=7338). For non-Indigenous students a sample was selected. The CSHE, with the advice of the Australian Council for Educational Research (ACER), designed the sample size and sampling methodology taking into consideration:

- appropriate statistical power;
- suitable cell sizes for conducting subgroup analyses; and
- credibility of the findings with stakeholders.

To construct the most reliable dataset the sample sizes at each institution were calculated on the basis of the student population of each institution. Proportionally larger samples were sought from the smaller institutions to ensure that each sample was representative of the overall student population. Similarly, larger samples were sought for postgraduate students. Universities prepared their samples based on a national weighting formula and with the aid of a randomized sampling tool designed to produce stratification across the key demographic variables of sex, year level, field of study and level of award (including enabling programs). Postgraduate students were sampled across coursework and research higher degree programs. The CSHE verified the sample drawn by each university prior to the mailout, following which universities conducted the mailout to their students.

The questionnaire was administered in Semester Two 2006. Provision was made for a second mailout to boost the response rate and this was undertaken a few weeks after the first mailout. Students returned their responses voluntarily and anonymously by mail to a commercial mailhouse and the data entry was conducted by a commercial organisation.

The intentional oversampling was later adjusted during analysis by inverting the weighting formula used to calculate the institutional sample sizes. This method produces a dataset that is anticipated to be highly representative of the national student population.

The CSHE undertook all analyses following themes determined by the Steering Group. The themes are similar to those of the 2000 *Paying their way* report. The project used the same data definitions and categories to ensure comparability with the 2000 data. Particular emphasis has been given to the analysis of the qualitative data collected from open-ended questions. Selected student comments that are representative of the issues raised are included in the report for illustrative purposes.

Summary of responses

In summary, the sample was designed on the basis of an estimated 530,000 undergraduate and 175,000 postgraduate domestic students. Questionnaires were sent to:

- a stratified sample of 90,000 domestic undergraduates (54,000) and postgraduates (36,000), achieving a total of 17747 responses at an estimated response rate of 19.8 per cent; and
- all 7338 Indigenous students, achieving 1207 responses at an estimated response rate of 16.4 per cent.

In total, 18,954 responses were received after responses with obvious errors were excluded, representing 2.7 per cent of the Australia's domestic higher education students. The number of respondents by sub-group are summarised in Tables 2.1 and 2.2. Table 2.1 presents the actual number of non-Indigenous responses and the adjusted number in each sub-group after application of the weighting formula. Table 2.2 presents the number of responses for Indigenous students.

Table 2.1 Number of non-Indigenous undergraduate and postgraduate respondents, (actual responses and weighted subgroup numbers)

	Full-time students	Part-time students	Missing	All
Undergraduates				
Actual	8451	2054	89	10594
Weighted	10524	2605	-	-
Postgraduates				
Actual	2345	4482	73	6900
Weighted	1412	2796	-	-
Missing	149	48	56	253
All students	10945	6584	218	17747

Table 2.2 **Number of Indigenous undergraduate and postgraduate respondents**

	Full-time students	Part-time students	All
Undergraduate students	711	226	949
Postgraduate students	97	122	227
All students	829	358	1207

(Note that cells rows and columns do not sum as some respondents did not provide full demographic details.)

Comparison of respondents with national student population

The respondents in the study are highly representative of the national domestic student population, particularly in terms of the level of award and field of study (Table 2.3 on the following page). Compared with the national student population in 2005, the respondents have a higher proportion of females than the student population overall, reflecting the tendency of females to respond at higher rates to postal surveys than males, and a smaller proportion of students who speak a language other than English at home. Further details of the demographic characteristics of the respondents are presented in Appendices 2.1 and 2.2.

Institutional response rates were typically in the region of 17 to 23 per cent. There were three notable outliers: a low response rate of 9.9 per cent from one university and high response rates 30.1 per cent and 28.9 per cent from two universities.

Table 2.3 Respondent demographic characteristics (weighted) compared with the 2005 national domestic student population (%)

		Present study	DEST (2005)
Sex	Female	66.6	57.0
	Male	33.4	43.0
Age	19 and under	16.7	25.5
	20 to 24	40.7	33.8
	25 to 29	12.4	12.4
	30 to 39	14.9	15.4
	40 to 49	9.8	9.0
	50 to 59	4.4	3.2
	60 and over	1.2	0.6
Language at home	English	89.2	83.0
	Other	10.8	17.0
Disability*	Yes	6.1	3.7
	No	93.9	96.3
Award	Enabling	0.5	0.8
	Diploma	1.7	1.4
	Bachelor	72.4	73.3
	Graduate Diploma	6.6	8.3
	Masters coursework	10.0	10.4
	Masters Research	1.3	1.1
	PhD, other doctorate	6.1	4.6
Field of study	Sciences	7.3	8.6
	Information Tech.	3.0	4.4
	Engineering	5.6	6.1
	Architecture	2.1	2.1
	Agric. and Environ.	3.1	2.1
	Health	18.6	12.4
	Education	13.8	11.6
	Man. And Commerce	15.8	21.0
	Society and Culture	25.6	25.0
	Creative Arts	4.6	6.7
	Food and Hospitality	0.5	0.1

* Disability figures for the population are taken from DEST *Selected Statistics* 2004.

3. Student income and sources of income support

Students responded to questions about their levels of income from all sources and whether or not they received income support from government and university sources. As well as monetary income, students were asked about their dependence on others for non-monetary support, and the extent to which they depended on subsidised university and student association services such as medical care and legal advice, and supplementary benefits such as Health Care Cards and Rent Assistance.

The key findings in comparison with those of the 2000 survey include:

- the mean annual income from paid work for full-time undergraduates increased from \$4534 in 2000 to \$8270 in 2006, while the mean annual income from Youth Allowance and Austudy decreased from \$2419 to \$2160;
- correspondingly, there was a sizeable increase in the percentage contribution of income from paid employment to total income among full-time undergraduates, from 50.7 per cent in 2000 to 65.9 per cent in 2006;
- the proportion of full-time undergraduates receiving Youth Allowance (30.4 per cent) was similar to the 2000 study (29.7 per cent), yet the proportion of full-time undergraduates receiving Austudy fell from 12.7 per cent in 2000 to 4.8 per cent in 2006. Thus while 42.4 per cent of full-time undergraduates received either Austudy or Youth Allowance in 2000, in 2006, 35.2 per cent of full-time undergraduates received income from these schemes;
- in 2000, 8.7 per cent of full-time undergraduates reported that their application for income support was rejected. In 2006, this figure climbed to 12.8 per cent of full-time undergraduates;
- in 2006 undergraduates were more likely to rely on gifts of food, accommodation, telephone, childcare and textbooks than in 2000.

Other findings on student income show that:

- While the overall income patterns of male and female students were broadly similar for full-time students, male part-time students had considerably higher levels of income than female part-time students. Female students reported higher levels of reliance on non-repayable cash assistance.
- Among postgraduate students, full-time coursework students reported the lowest mean annual incomes. Full-time research higher degree students had considerably higher overall incomes (\$26,830 compared with \$19,860 for full-time postgraduate coursework students respectively) due in the main part to the combined income from scholarships and paid employment.
- A significant proportion of students reported they used services supported by student amenities and services fees that may be affected by the recently introduced Voluntary Student Unionism legislation, such as healthcare (15.4 per cent) and counselling (10.2 per cent). In total, 86.5 per cent of respondents indicated they could not afford the full cost of these services or could do so only with difficulty. Female students were more likely to indicate they could not afford the full cost of these services.

Income from all sources

Table 3.1 shows the mean student income from all income sources. The mean incomes from each source sum to the total mean income, as zero amounts were recorded against individual student's income sources where the student did not report an amount against that source. Thus the mean income from paid employment in Table

3.1 is for *all* students, not for employed students only, and similarly for other income sources.

The median total income is also reported in Table 3.1. Because a small number of students earned very high incomes the distribution was highly skewed and the median income — the income for the student who falls middle of the distribution — may be more pertinent when interpreting the findings.

Table 3.1 Average income from all sources, all students (\$, annual mean and median)

		Undergraduates			Postgraduates		
		FT	PT	All	FT	PT	All
TOTAL INCOME	mean	12560	29880	16020	23670	43280	36830
	median	11000	27500	12500	22230	40000	33580
<i>2000 findings: mean</i>		8939	24499	12513			
<i>median</i>		7148	21839	8190			
Male		12620	34590	16670	24000	50980	42380
Female		12540	27530	15630	23590	38840	33680
PG Coursework					19860	43950	
PG RHD					26830	40840	
All paid employ. (after tax)		8270	26700	11,960	12540	41080	31660
		4534	14936	8386			
<i>2000 findings</i>					16230	42050	
PG Coursework					9500	37290	
PG RHD							
Scholarship or stipend		560	130	470	8530	280	2980
PG Coursework					330	130	
PG RHD					15280	920	
Youth Allowance and Austudy		2160	210	1760	550	40	210
		2419	366	1949	-	-	-
<i>2000 findings</i>							
Other Centrelink		280	890	410	420	310	350
		395	888	507	-	-	-
<i>2000 findings</i>							
Family Allowance		460	760	520	470	300	360
		413	776	494	-	-	-
<i>2000 findings</i>							
Rent Assistance		100	80	100	30	20	30
		133	71	118	-	-	-
<i>2000 findings</i>							
Regular allowance		250	120	220	220	60	110
		460	111	379	-	-	-
<i>2000 findings</i>							
Irregular amounts		240	160	220	290	260	260
		310	214	287	-	-	-
<i>2000 findings</i>							
Other income (interest, etc)		240	830	360	620	930	870
		277	772	392	-	-	-
<i>2000 findings</i>							
Total		12560	29880	16020	23670	43280	36830

The findings show that average undergraduate student income rose by 28.1 per cent in dollar terms. This is an increase of 8.2 per cent in real terms based on a CPI rise of 18.4 per cent during the 2000-2006 period. Significantly, this increase in overall income was almost solely due to a proportional increase in the mean income derived from paid employment, for most other sources of income declined. For full-time undergraduates, the mean income from paid work increased from \$4534 in 2000 to \$8270 in 2006 — thus, the increase in overall income for these students over the 2000 figures was almost solely due to the increased income from paid work. There was a corresponding decrease in mean income from Government schemes such as Youth Allowance during this period (\$2419 to \$2160), other Centrelink payments and Rent Assistance, and private income sources such as allowances, irregular amounts and other income for this group of students.

The mean income for full-time postgraduates (\$23670) was larger than that of full-time undergraduates, possibly corresponding to the higher number of full-time postgraduates in full-time employment, as reported later in Section 5. This may also reflect the relative ages and personal circumstances of postgraduate students, as well as the limited availability of government income support — the mean income from Youth Allowance and Austudy for full-time postgraduates was a low \$550 compared with \$2160 for full-time undergraduates, attributable to the ineligibility of masters and doctoral students for Austudy and Youth Allowance.

Full-time research higher degree students had considerably higher overall mean incomes compared with full-time postgraduate coursework students (\$26,830 and \$19,860 respectively) due in the main part to the combined income from scholarships and paid employment for research higher degree students. The mean income from all paid employment for full-time postgraduate coursework students was \$16,230 per annum, greatly exceeding the comparable figures of \$9500 for full-time research higher degree students and for full-time undergraduate students of \$8270.

Males and females reported patterns of income that were largely similar for full-time students but differed substantially for part-time students. Part-time female students reported far lower levels of overall income than part-time males (\$34,590 for part-time undergraduate males compared with \$27,530 for part-time undergraduate females, \$50,980 for part-time postgraduate males compared with \$38,840 for part-time postgraduate females). These differences were largely due to income from paid employment.

The changes in undergraduate income sources since 2000 are reflected in the data presented in Table 3.2, which show the percentage contribution of each income source to students' total average income. A sizeable increase in the percentage contribution of income from paid employment to total income is evident, particularly among full-time undergraduates (from 50.7 per cent in 2000 to 65.9 per cent in 2006).

Table 3.2 Distribution of sources of income, all students (%)

	Undergraduates			Postgraduates		
	FT	PT	All	FT	PT	All
All paid employment (after tax)	65.9	89.4	74.6	50.6	93.1	84.1
<i>2000 findings</i>	50.7	87.0	67.0	-	-	-
Scholarship or stipend	4.5	0.4	2.9	36.0	0.6	8.1
<i>No comparable 2000 findings</i>	-	-	-	-	-	-
Youth Allowance/Austudy	17.2	0.7	11.0	2.3	0.1	0.6
<i>2000 findings</i>	27.1	1.5	15.6	-	-	-
Other Centrelink	2.2	3.0	2.6	1.8	0.7	1.0
<i>2000 findings</i>	4.4	3.6	4.1	-	-	-
Family Allowance	3.7	2.5	3.2	2.0	0.7	1.0
<i>2000 findings</i>	4.6	3.2	3.9	-	-	-
Rent Assistance	0.8	0.3	0.6	0.1	0.0	0.1
<i>2000 findings</i>	1.5	0.3	0.9	-	-	-
Regular allowance	2.0	0.4	1.4	0.9	0.1	0.3
<i>2000 findings</i>	5.1	0.5	3.0	-	-	-
Irregular amounts	1.9	0.5	1.4	1.2	0.6	0.7
<i>2000 findings</i>	3.5	0.9	2.3	-	-	-
Other income (interest, etc)	1.9	2.8	2.2	2.6	2.1	2.4
<i>2000 findings</i>	3.1	3.2	3.1	-	-	-

Income support and supplementary benefits

The questionnaire sought information from students about their reliance on government and university funded income support. The primary forms of support were Youth Allowance and to a lesser extent Austudy; Abstudy for Indigenous students (which is examined in Chapter 7), and Australian Postgraduate Awards and University scholarships for postgraduates. A background to Youth Allowance and Austudy is provided on the facing page.

Table 3.3 shows the incidence of government and university living allowances for all students, expanding upon the changes in government income support levels discussed above. Overall, 30.4 per cent of full-time undergraduates received Youth Allowance and 4.8 per cent received Austudy. While Youth Allowance figures for 2006 were similar to levels in the 2000 study (29.7 per cent), the proportion of full-time undergraduates receiving Austudy fell markedly from 12.7 per cent in 2000 to 4.8 per cent in 2006. Thus, the two surveys show that while 42.4 per cent of full-time undergraduates received either Austudy or Youth Allowance in 2000, in 2006 only 35.2 per cent of full-time undergraduates received income from these schemes. The decrease in the proportion of Austudy recipients is reflected in national figures, which show a 30.1 per cent decrease in recipients over 2000 levels in 2004-5 (ABS 2006).

Overview of the Youth Allowance and Austudy schemes

Background

Youth Allowance was introduced in July 1998, replacing the Newstart allowance, Youth Training Allowance and Austudy for those under 25. The scheme required people under 18 to be in either education and training or in employment, and created a single income support service for young people as well as providing Rent Assistance for students receiving the allowance (who were, and remain, ineligible under Austudy). Austudy continued for those entering higher and further education after the age of 25.

Since 1998 there has been a substantial decline in the number of students receiving Austudy in the main part due to the introduction of Youth Allowance. Overall, there has been a 6.4 per cent drop in the number of students receiving *either* Austudy or Youth Allowance since 1998.

	Austudy	Youth Allowance	Total	% change over 1998 (combined schemes)
1998	352 148	-	-	-
1999	47 170	307 813	354 983	+0.8
2004	35 026	297 140	332 166	-6.4

Figures are drawn from FACSIA 2006

Independent status

Rates of Youth Allowance are affected by a student's Independence — Austudy recipients, being 25 or over, are considered independent by virtue of their age. To be eligible for the independent rate of Youth Allowance, students must either:

- have been out of school for at least eighteen months and, in the eighteen months prior to claiming, have earned 75 per cent of the National Training Wage Award Rate (currently \$24 700, or \$18 525 at the 75% threshold), or
- have been self-supporting for the previous eighteen months, and have worked full-time (at least 30 hours per week) over the previous two years, or
- have worked at least fifteen hours per week for at least two years since leaving school (Centrelink 2007a).

Parental income and asset test

To receive Youth Allowance if not independent (a reduced rate), a student's parent(s) must also pass an income/asset test. The income test requires parents' joint taxable income to not exceed \$30 750 (plus small increments if the parent(s) are supporting other children), with the Youth Allowance payment rate decreasing by \$1 for every \$4 by which the parental income exceeds this limit. The asset test requires that parental assets do not exceed \$535 750 (with a 75 per cent discount for farms/businesses) (Centrelink 2007b).

Personal Income Test

Recipients are also subject to a personal income test (whether Independent or not). Fortnightly income over \$236 and under \$316 reduces a student's benefits by 50 cents in each dollar, and income over \$316 reduces benefits by 60 cents in each dollar (an 'income bank' allows students to accumulate unused portions of the \$236 threshold up to a total of \$6 000 over the course of a year).

The small proportion of postgraduates receiving Youth Allowance (Table 3.3) accords with figures in Tables 3.1 and 3.2, above, and reflects the limited opportunity for postgraduates to receive Commonwealth student income support. Among full-time postgraduates, these figures are offset by those receiving an Australian Postgraduate Award (16.7 per cent), and Australian Postgraduate Award (Industry) (4.8 per cent) or a university stipend (15.9 per cent). Only 2.8 per cent of full-time undergraduates reported being recipients of Commonwealth Education Costs Scholarships (CECS) and Commonwealth Accommodation Scholarships (CAS) respectively.

Table 3.3 Students receiving government and university income support (%)

	Undergraduates			Postgraduates		
	FT	PT	All	FT	PT	All
Youth Allowance	30.4	2.3	24.8	4.8	0.5	1.9
<i>2000 findings</i>	29.7	2.5	23.3	-	-	-
Standard – living at home	45.4	53.2	45.4	40.2	37.6	39.8
Standard – away from home	49.7	40.7	49.6	56.3	49.7	55.2
Special long term unemployed rate	0.8	0.0	0.8	1.1	0.0	1.0
Not sure of rate	4.1	6.2	4.2	2.4	12.8	4.0
Austudy	4.8	1.2	4.1	3.2	0.6	1.4
<i>2000 findings</i>	12.7	2.5	10.3	-	-	-
Standard – living at home	42.4	28.7	41.9	33.4	33.9	33.5
Standard – away from home	44.6	49.0	44.5	46.9	46.5	46.8
Special Long term unemployed rate	1.1	8.3	1.4	3.7	0.0	2.7
Not sure of rate	12.0	14.0	12.1	16.1	19.7	17.1
Unemployment benefits	0.2	2.3	0.7	1.2	1.4	1.4
Pension	1.6	4.6	2.2	2.0	1.8	1.9
<i>2000 findings</i>	1.6	0.3	0.5	-	-	-
Family Parenting Allow.	3.9	14.7	6.1	5.7	7.8	7.0
<i>2000 findings</i>	2.8	7.4	3.9	-	-	-
Comm. Education Costs Scholarship	2.8	1.1	2.5	0.3	0.3	0.3
Comm. Accommodation Scholarship	2.8	0.3	2.3	0.2	0.2	0.2
APA Scholarship	-	-	-	16.7	1.6	6.6
APAI Scholarship	-	-	-	4.8	0.4	1.9
University stipend	5.5	1.7	4.7	15.9	1.7	6.4
Cadetship	0.5	1.2	0.6	0.7	0.9	0.8
Other government	3.0	3.0	3.0	6.5	4.2	4.9

Overall, the female respondents were more likely to be receiving income support in the form of pensions and family parenting allowance, and a higher proportion of postgraduate females were recipients of APA scholarships. Aside from these main differences, males and females reported similar patterns of income support. However, as reported in Table 3.4, a higher proportion of females indicated their application for income support had been rejected.

The comparative paucity of income support for students in 2006 compared to 2000 is reflected in an increase in the proportion of students whose application for income support was rejected, or who were unable to access the full rate. In 2000, 8.7 per cent of full-time undergraduates reported that their application for income support was rejected. In 2006, this figure was 12.8 per cent of full-time undergraduates (Table 3.4). The highest rate of rejection was among full-time coursework postgraduates (16.4 per cent). There was a corresponding small increase in the proportion of students that applied for income support but did not receive the full amount of support. Among full-time undergraduates, there was an increase from 5.2 per cent in 2000 to 8.6 per cent in 2006 for students in this situation (Table 3.5).

Table 3.4 Students whose application for income support was rejected (%)

	Full-time students	Part-time students	All
Undergraduate	12.8	7.4	11.8
<i>2000 findings</i>	8.7	5.9	8.0
Male	10.9	7.1	10.1
Female	13.9	7.4	12.6
Postgraduate	10.8	2.8	5.5
C/work	16.4	2.7	5.9
RHD	5.7	2.8	4.6
Male	9.7	1.9	4.5
Female	11.4	3.2	6.0
All	12.6	5.1	10.2

Table 3.5 Students who receive income support but did not get the full rate (%)

	Full-time students	Part-time students	All
Undergraduate	8.6	1.9	7.3
<i>2000 findings</i>	5.2	0.4	4.0
Postgraduate	2.1	0.4	0.9

The main reason for rejection of an application or for applicants not receiving the full rate was the level of parents' income and assets (19.6 per cent of all students). Many students offered the opinion that they find the system illogical and unfair, with parents expected to support university students even if the parents' disposable income is low. The determination of the threshold age for independence as 25 years was also a common concern:

Centrelink believe that your parents should support you at home until you are 25. So I am on the "Independent - At home" Youth Allowance, despite not living with my parents. And they give me an allowance to help cover the difference. The \$220/fortnight from Centrelink is not enough to live off. (full-time, female undergraduate)

Government supplementary benefits and university support

Students were invited to report any supplementary government support they received, such as concessions and rent assistance (Table 3.6). While there was a small increase in the proportion of students holding Health Care Cards among the comparator undergraduate samples, differences between the 2000 and 2006 cohorts were otherwise small. Postgraduates were less likely to receive supplementary benefits than were undergraduates, probably reflecting the tendency of these schemes to be means-tested, and the higher average levels of income among postgraduate students.

A higher proportion of undergraduate females than undergraduate males reported holding Health Care Cards and a higher proportion were recipients of the Pensioner Education Supplement.

Table 3.6 Proportion of students receiving supplementary benefits (%)

	Undergraduates			Postgraduates		
	FT	PT	All	FT	PT	All
Health Care Card	33.2	14.7	29.5	16.2	5.7	9.2
<i>2000 findings</i>	29.4	10.6	24.9	-	-	-
Pensioner Ed Supp.	2.1	6.2	2.9	1.2	0.8	0.9
<i>2000 findings</i>	1.8	4.9	2.5	-	-	-
Comm. rent assistance	8.6	4.1	7.7	2.4	1.7	2.0
<i>2000 findings</i>	9.9	4.1	8.5	-	-	-
State rent assistance	1.3	0.6	1.1	0.7	0.4	0.5
<i>2000 findings</i>	1.5	0.8	1.4	-	-	-
Transport Concession	31.9	7.3	26.9	24.4	2.8	10.0
<i>No comparable 2000 findings</i>	-	-	-	-	-	-

Students were also invited to respond to questions about their use of student association and university services. The Federal Government's Voluntary Student Unionism legislation took effect for students enrolling in July 2006, so it would be unlikely that this study would detect the effects, if any, of this new policy. The figures show (Table 3.7) that significant numbers of students used services commonly supported by student amenities and services fees, such as healthcare (15.4 per cent) and counselling (10.2 per cent). Female students were more often users of healthcare and counselling services, whereas males reported higher usage of legal advice services. Respondents indicated the extent to which they believed they would be able to afford such services if they were not subsidised. Of all respondents, 86.5 per cent

indicated that if they had to pay the full cost of services such as these they could not afford to do so, or could do so only with difficulty (Table 3.8). As Table 3.8 shows, females were more likely to believe they could not pay the full cost of these services.

Table 3.7 Students who have used free or subsidised services of student unions or guilds in the course of their studies (%)

	Undergraduates			Postgraduates			All
	FT	PT	All	FT	PT	All	
Legal advice	2.1	1.8	2.1	4.3	2.1	2.9	2.2
Healthcare	19.0	8.9	17.0	20.9	5.8	10.8	15.4
Childcare	0.5	2.0	0.8	1.0	1.2	1.1	0.9
Counselling	10.6	12.5	10.9	12.0	6.0	7.9	10.2
Academic Advocacy	3.8	4.0	3.8	4.7	2.3	3.1	3.6

Table 3.8 Students who could not pay for the full cost of such services (Table 3.7), or could only afford to pay with difficulty (%)

	Full-time students	Part-time students	All
Undergraduate	91.0	83.1	89.5
Male	88.9	76.3	87.0
Female	92.0	85.8	90.8
Postgraduate	87.5	68.6	75.5
Male	83.9	59.2	67.9
Female	89.2	74.2	79.9
All	90.6	76.0	86.5

Financial and non-monetary support from parents and partners

Many students were supported by parents or a partner, or received occasional support from family and friends. The proportion of undergraduates who described themselves as financially independent changed little between 2000 (36.6 per cent of full-time students and 66.5 per cent of part-time students) and 2006 (37.7 per cent of full-time students and 66.4 per cent of part-time students) (Table 3.9). Postgraduates, who tend to be older, were more likely to be independent (54.8 per cent for full-time postgraduates and 79.3 per cent for part-time postgraduates) than were undergraduates. Males were more likely to describe themselves as financially independent than females, and full-time research higher degree students were more likely to describe themselves as independent than full-time coursework students.

While there was little change in the proportion of independent students, there were marked increases in the extent to which undergraduates relied on non-cash assistance (Table 3.10). Undergraduates were more likely in 2006 to rely on gifts of food, accommodation, telephone, childcare and textbooks than in 2000. Postgraduates were

less likely than undergraduates to rely on such gifts, possibly due to their higher overall incomes. Males and females reported similar patterns of reliance on non-cash assistance.

Table 3.9 Students who were financially independent (%)

	Full-time students	Part-time students	All
Undergraduate	37.7	66.4	43.5
<i>2000 findings</i>	36.6	66.5	41.1
Male	38.3	78.5	46.5
Female	37.2	61.0	42.2
Postgraduate	54.8	79.3	71.1
Male	58.4	87.3	77.9
Female	53.4	74.5	67.3
C/work	46.2	80.0	72.3
RHD	62.9	76.3	68.7
All	39.8	73.1	50.1

Table 3.10 Students who often relied on forms of non-cash assistance provided by parent/partner (%)

	Undergraduates			Postgraduates			All
	FT	PT	All	FT	PT	All	
Meals	60.2	26.7	53.7	33.2	12.6	19.5	45.7
<i>2000 findings</i>	53.6	22.8	46.3	-	-	-	-
PG Coursework	-	-	-	40.9	12.5	-	-
PG RHD	-	-	-	25.9	13.0	-	-
Free accommodation	58.8	23.5	52.0	30.5-	10.7	17.4	44.0
<i>2000 findings</i>	48.7	18.5	41.5	39.6	-	-	-
PG Coursework	-	-	-	21.9	10.6	-	-
PG RHD	-	-	-	-	11.3	-	-
Telephone	53.0	23.6	47.4	29.3	12.4	18.1	40.5
<i>2000 findings</i>	49.6	23.3	43.3	-	-	-	-
Computer	57.0	26.3	51.1	34.2	18.2	23.6	44.7
<i>2000 findings</i>	54.5	33.8	49.5	-	-	-	-
Clothing	20.5	8.6	20.1	17.4	4.9	7.5	15.9
<i>2000 findings</i>	30.2	11.6	25.7	-	-	-	-
Use of motor vehicle	31.5	14.8	28.3	19.0	8.9	12.3	24.6
<i>2000 findings</i>	31.3	13.5	27.1	-	-	-	-
Childcare	4.6	7.8	5.2	6.1	5.2	5.5	5.3
<i>2000 findings</i>	2.1	4.5	2.7	-	-	-	-
Textbooks	28.4	12.3	25.4	13.5	6.2	8.6	21.4
<i>2000 findings</i>	16.7	12.2	15.6	-	-	-	-

The reliance on others for basic necessities such as these was a recurring theme in students' comments, and appeared linked to the level of income support schemes:

... I found it very difficult to find money for food and clothes. All of my Youth Allowance went on bills and I had to ask people for food or if they could give me some money for food - it was a really humiliating situation. (female, part-time postgraduate)

Students were also asked if they often relied on gifts of cash or help with bills that did not need to be repaid (Table 3.11). Over one-third of students often relied on cash gifts, while 21.4 per cent of full-time undergraduates and 15.1 per cent of full-time postgraduates relied on non-repayable help with bills and similar costs. Overall, part-time students were less reliant on such assistance. Females were more likely than males to indicate they often relied on cash assistance or on irregular assistance with bills.

Table 3.11 Students who often relied on non-repayable cash assistance and irregular assistance such as having bills paid on their behalf (%)

	Undergraduates			Postgraduates			All
	FT	PT	All	FT	PT	All	
Cash assistance	38.5	21.4	35.0	27.5	14.0	17.3	31.1
Male	35.5	9.2	30.9	23.7	7.9	12.9	-
Female	40.0	25.8	37.0	29.5	17.4	21.5	-
PG Coursework	-	-	-	35.4	13.4	18.4	-
PG RHD	-	-	-	20.3	15.9	18.4	-
Assistance with bills, etc.	21.4	11.1	19.4	15.1	7.4	10.0	17.3
Male	21.3	7.7	19.0	13.0	5.0	7.6	-
Female	21.5	12.9	19.8	16.0	8.8	11.4	-
PG Coursework	-	-	-	20.2	7.0	10.0	-
PG RHD	-	-	-	10.5	8.7	9.7	-

4. Student expenditure and levels of debt

The questionnaire asked students to estimate their general expenses and study-related expenses. As well, questionnaire items sought information on student savings, assets and whether or not they had taken out loans in order to continue studying.

Broadly, the findings show that:

- the proportion of undergraduate students taking out repayable loans in order to keep studying has risen markedly since the 2000 study (24.4 per cent of undergraduates had a loan in 2006 compared with 10.7 per cent in 2000);
- the mean estimated debt upon completion was in the vicinity of \$25,000 for all students. Males anticipated higher levels of debt than females, however the female respondents expressed more concern about their debt;
- 40.2 per cent of students had annual budgets in deficit. This figure was 47.8 per cent for full-time undergraduates and 49.1 per cent for full-time postgraduate coursework students. The average size of the deficit in relation to income has declined since the 2000 study;
- full-time undergraduate students' expenditure on rent or mortgage, food and household supplies was a significantly higher proportion of overall expenditure than in 2000 (35 per cent of the total expenditure for undergraduates in 2006 compared with 31 per cent in 2000).

General expenditure and study-related expenditure

Table 4.1 on the following page summarises the annual expenditure patterns of students in 2006, based on their estimates. As noted in *Paying their way*, estimates of this kind are difficult and the findings should be treated with caution. As with the student income distributions, the expenditure distributions are highly skewed due to the small proportion of students reporting relatively high expenditure. For this reason the median figures are once again provided for the totals presented in Table 4.1.

The 2006 expenditure findings correspond closely with those of the 2000 survey. In dollar terms student expenditure rose by a modest amount in the six years since the previous study. However, while the average money expenditure of undergraduates rose by 14.8 per cent, the Consumer Price Index (CPI) increased by 18.4 per cent (December quarter to December quarter, Australia, ABS6401.0 Consumer Price Index). This means that student expenditure declined by an average 3.0 per cent in real terms.

As with the 2000 study, full-time undergraduates reported the least expenditure. It is clear from the findings that a large proportion of students have only modest expenses and live frugally by the accounts they have provided in open-ended comments. Half of all full-time undergraduates reported annual expenditure of less than \$11,000. Rent or mortgage, food and household supplies continue to be the largest expenditure items, followed by transport and personal costs (clothing, entertainment, etc.). Study-related expenses are reasonably similar across the student subgroups and are in the vicinity of 10 per cent of annual expenditure for most students. The mean expenditure on study was \$1750, with textbooks and computer costs being the largest areas of expenditure. As reported in the next section, the cost of textbooks was a major concern for many students.

Males and females reported quite similar levels of total expenditure though the expenditure components varied. Females estimated higher levels of expenditure on rent/mortgage and food, medical and health-related costs, and childcare. Males estimated higher levels of expenditure on travel and personal costs. The estimates of study-related costs were similar for both sexes.

Table 4.1 General and study-related expenditure (\$, annual mean median)

		Undergraduates			Postgraduates			All
		FT	PT	all	FT	PT	all	
TOTAL	mean	15950	23030	17390	21200	24510	23370	18760
	median	11320	18690	12540	16820	22000	20010	13850
<i>2000 findings: mean</i>		12694	23177	15143	-	-	-	-
<i>median</i>		11242	20694	12620	-	-	-	-
	Male	16330	24140	17780	20200	23760	22550	-
	Female	15660	22510	17070	21760	24880	23800	-
	PG C/work	-	-	-	20690	24500	-	-
	PG RHD	-	-	-	21570	24520	-	-
GENERALEXPENSES								
TOTAL:		14230	21440	15700	19210	22700	21500	17010
	PG C/work	-	-	-	18790	22800	-	-
	PG RHD	-	-	-	19520	22250	-	-
	Rent/mortgage, food, household supplies, etc.	5160	9540	6020	9120	11800	10870	7130
	Medical and health costs	600	1190	720	1070	1130	1100	800
	Transport (inc. vehicle and public transport)	3050	2980	3050	2740	2560	2630	2950
	Personal costs (inc. entertainment, holidays)	3670	3760	3700	3590	3530	3540	3660
	Credit / loan commitments	1080	2460	1370	1500	2180	1970	1500
	Childcare	50	430	120	280	430	370	180
	Other general expenses	620	1080	720	910	1070	1020	790
STUDY-RELATED								
TOTAL:		1720	1590	1690	1990	1810	1870	1750
	PG C/work	-	-	-	1900	1700	-	-
	PG RHD	-	-	-	2050	2270	-	-
	Textbooks	520	360	490	320	310	310	450
	Stationery, equipment, field trips, copying etc.	230	180	220	360	220	270	230
	Computer purchase or hire	520	560	530	660	680	670	560
	Computer related costs, e.g. software, Internet	230	310	240	330	350	340	270

Univ. costs, e.g. library fines, late enrolment Fees.	40	40	40	70	60	70	50
Union/Guild/Sports, Union fees	120	60	110	140	80	100	110
Other study-related costs	60	75	60	110	110	110	80

There are indications of possible changes in the distribution of student expense items since 2000. Table 4.2 shows comparisons between the 2006 expenditure distributions and those of previous studies. Compared with the 2000 findings, the expenditure of full-time undergraduate students on rent or mortgage, food and household supplies has become a greater proportion of overall expenditure (35 per cent of the total expenditure for undergraduates in 2006 compared with 31 per cent in 2000) and personal costs a smaller proportion (for all undergraduates, 33 per cent of expenditure in 2006 and 35 per cent in 2000). Study-related costs appear to have risen slightly as a proportion of all expenditure, from 10 per cent to 12 per cent.

Table 4.2 Distribution of full-time undergraduate student expenses (%)

	1974	1979	1984	2000	2006
Rent, food, household	43	40	34	31	35
Transport	24	24	16	22	21
Personal costs	23	26	42	35	33
Study-related costs	10	10	9	10	12

(Adapted from Long & Hayden, 2001)

Overall annual budgets

A large proportion of all students, 40.2 per cent, had annual budgets that were in deficit based on their estimates of their overall income and expenditure. Full-time undergraduate students (44.3 per cent) and full-time postgraduate coursework students (49.1 per cent) were the most likely to have a budget deficit (Table 4.3).

Table 4.3 Students with an annual budget deficit (%)

	Undergraduates			Postgraduates			All
	FT	PT	all	FT	PT	all	
Budget deficit	47.8	29.9	44.3	37.5	20.3	26.2	40.2
Male	47.2	25.3	43.3	33.3	16.2	21.9	38.2
Female	47.9	31.8	44.7	39.3	22.5	28.4	41.1
PG C/work				49.1	19.5	26.3	
PG RHD				27.5	23.6	26.2	

The *Paying their way* study reported some broad reckoning on the amount to which students' annual budgets are in deficit (Long & Hayden 2001:2):

Although estimates must be treated with caution, average expenditure for all [undergraduate] students exceeds average income by 21 per cent, and for full-time students the deficit is 42 per cent.

For comparison, the same calculation on the 2006 data (Table 4.4) shows that the average size of student deficits (calculated on income and expenditure means) has declined: the expenditure for all undergraduate students in 2006 exceeded average income by 9 per cent and for full-time undergraduate students the deficit was 27 per cent (an analysis of the apparent reason for this change is presented in the final section of this chapter). Overall, postgraduate students had budgets that were in surplus, however full-time coursework students had annual budgets that on average were in deficit by 4.4 per cent.

Table 4.4 Summary of mean and median incomes, expenditures and surpluses / deficits

		Undergraduates			Postgraduates		
		FT	PT	all	FT	PT	all
Income	mean	12560	29850	16030	23670	43310	36830
	median	11000	27500	12500	22230	40000	33580
Expenditure	mean	15950	23030	17390	21200	24510	23370
	median	11320	18690	12540	16820	22000	20010
% surplus or deficit		-27%	+23%	-9%	+10%	+43%	+36%

Assets and savings

The questionnaire invited students to estimate the cash value of their assets (such as cars, houses, shares) and to indicate whether or not they had savings they could call upon in the event of financial difficulties. As might be expected, there was considerable diversity in the assets and cash savings reported by students. Overall, however, university students typically have few assets and savings on which to rely if they enter a period of financial difficulty. Seventy per cent of full-time undergraduates indicated they had total assets worth less than \$10,000 (Table 4.5). Of all students, over half reported having less than \$10,000 in assets. Approximately half of all students indicated they had savings (Table 4.6), with undergraduate students being overall the least likely to report having savings. Female students were less likely to have savings than males.

Table 4.5 Estimated total cash value of student assets (%)

	Undergraduates		Postgraduates		All
	FT	PT	FT	PT	
Less than \$10,000	70.0	26.2	43.0	14.2	52.4
\$10,000 to \$20,000	16.1	15.0	16.6	9.5	14.9
\$20,000 to \$50,000	6.0	11.5	10.8	10.8	7.9
\$50,000 to \$100,000	1.3	5.6	3.8	7.1	3.1
Over \$100,000	6.6	41.7	25.8	58.5	21.7

Table 4.6 Students with savings that could be used in the event of serious financial difficulty (%)

	Full-time students	Part-time students	All
Undergraduate	47.9	50.0	48.3
Male	50.1	55.0	51.0
Female	46.9	47.8	47.1
Postgraduate	56.0	61.6	59.6
Male	59.3	66.8	64.2
Female	54.2	58.9	57.2
C/work	49.5	62.6	59.5
RHD	61.7	56.9	59.5
All	48.8	55.8	49.1

Broadly, half of all the respondents reported they had used up savings in order to study in 2006 (Table 4.7). Full-time students were more likely to report this than part-time students, and females were more likely than males.

Table 4.7 Students who had used up savings in order to study during 2006 (%)

	Full-time students	Part-time students	All
Undergraduate	51.1	43.0	49.7
Male	49.0	39.4	47.4
Female	52.2	44.8	50.8
Postgraduate	53.6	39.4	44.2
Male	50.8	35.2	40.4
Female	54.9	41.8	46.4
C/work	62.2	39.8	45.0
RHD	45.9	38.0	42.5
All	51.4	41.2	48.4

Estimated levels of debt and attitudes towards debt

Table 4.8 reports the average debt that students estimated they would have upon completion of their studies. Once again it should be noted this is a skewed distribution due to the small proportion of respondents reporting very high estimates of debt and the median figures (not reported in Table 4.8) are therefore lower than the means.

Table 4.8 Estimate of level of debt on completion of studies (means, \$)

	Undergraduates			Postgraduates		
	FT	PT	all	FT	PT	all
HECS-HELP / FEE-HELP	19920	20770	19260	19070	14160	16210
PG C/work	-	-	-	21850	14880	16970
PG RHD	-	-	-	15830	10060	14230
Interest bearing debt	2660	1790	3550	5260	8870	7350
PG C/work	-	-	-	3050	8310	6680
PG RHD	-	-	-	7830	12060	9100
Interest-free debt	1620	1760	1640	2390	1360	1770
PG C/work	-	-	-	2210	1360	1600
PG RHD	-	-	-	2600	1390	2200
TOTAL DEBT	24200	24320	24450	26720	24390	25330
Male	25450	27620	25790	27030	25730	26200
Female	23717	22170	23400	26670	23490	24750
PG C/work	-	-	-	27110	24550	25250
PG RHD	-	-	-	26260	23510	25530

The mean anticipated debt for all student sub-groups was in the vicinity of \$25,000. The significant contrasts in the nature of the anticipated debts of postgraduate coursework and research higher degree students are shown in full in Table 4.8. The figures for males and females show that males anticipated higher levels of overall debt upon completion.

Many students were worried by the debt they were accumulating. Concern about growing debt levels was a common sentiment in the written comments:

The level of HECS debt I have accrued is a major burden to me...I think that the increased financial demands on students are having a huge impact on the quality of the university experience. (male, part-time postgraduate)

My financial situation is a source of great anxiety for me, and this anxiety often impedes my ability to work on my thesis. I am constantly aware of savings dwindling and debts accruing, and this makes me question why I am devoting so much of my life to my studies. (female, full-time postgraduate)

These attitudes are mirrored in the quantitative findings. Around two-thirds of respondents *disagreed* with the proposition 'I don't worry much about debt — everyone has debt these days' (Table 4.9). There were also notable differences in the attitudes of males and females, with females showing significantly more concern about debt.

Table 4.9 'I don't worry much about debt — everyone has debt these days'

(% of students who disagreed or strongly disagreed)

	Full-time students	Part-time students	All
Undergraduate	63.9	61.4	63.5
Male	59.5	57.6	59.1
Female	66.1	63.5	65.7
Postgraduate	64.9	58.9	60.8
Male	60.4	55.0	56.8
Female	67.2	61.4	63.3
All	64.0	60.1	62.9

Despite the widespread concern about debt, about four students in ten indicated they believed it was worth getting into debt for an education (Table 4.0). There was a marked difference between full-time undergraduates and full-time postgraduates in their attitudes to this question, with the full-time postgraduate students appearing less convinced of the value of getting into debt than the full-time undergraduates.

Table 4.10 'It's worth getting into debt to get an education' (% of students who agreed or strongly agreed)

	Full-time students	Part-time students	All
Undergraduate	45.0	36.1	43.1
Postgraduate	39.9	37.6	38.4
All	44.4	36.9	42.0

Repayable loans

About one-quarter of all undergraduate students and a slightly smaller proportion of postgraduate students reported they had taken a repayable loan or loans in order to continue studying (Table 4.11). This represents a dramatic rise over the 2000 study, which reported that 10.7 per cent of all undergraduate students had repayable loans. As with the 2000 study, credit cards and parents were the principal sources of loans.

Table 4.11 Repayable loans taken out in order to continue studying by students with loans, excluding HECS-HELP and PELS (\$, mean)

	Undergraduates			Postgraduates		
	FT	PT	all	FT	PT	all
Total loan	4420	5990	4720	6630	6480	6520
% of students with loans of any kind	24.5	23.3	24.4	26.9	16.9	20.2
<i>2000 findings</i>	11.7	7.4	10.7	-	-	-
Government	2220	6390	2690	7210	5510	6100
% of students	1.8	1.1	1.7	1.0	1.0	1.0
Bank	9463	11930	10100	13040	11970	12240

% of students	3.3	5.0	3.7	4.1	4.0	4.1
Credit card	2470	3300	2650	4000	3530	3720
% of students	12.9	15.6	13.6	15.6	11.3	12.9
Student organ.	1300	2630	1550	1340	1720	1450
% of students	1.0	1.0	1.0	1.3	0.4	0.7
Parent	3060	2290	3010	3690	4180	3840
% of students	10.0	5.0	9.0	8.4	2.1	4.3
Relatives/friends	1490	2200	1600	4490	3170	3870
% of students	2.7	2.1	2.7	2.3	1.0	1.4
Spouse	2240	1400	2090	4200	3950	4080
% of students	1.3	1.2	1.3	1.3	0.6	0.9
Other	6610	2870	5770	2370	7690	5530
% of students	0.3	0.3	0.3	0.4	0.3	0.3

Comparison of the financial situations of 2000 and 2006 undergraduate students

Comparison of the 2000 and 2006 findings suggests a possible deterioration in the financial circumstances of undergraduates in 2006. The undergraduate students in the present study had a greater reliance on three sources of support: paid work; non-cash assistance, for example from parents, and repayable loans. At the same time they received a lesser amount and proportion of total income in Commonwealth assistance from the combined sources of Austudy, Youth Allowance and Centrelink payments.

The findings suggest students have reduced the mean level of budget deficit and adjusted to reduced government source payments by taking out loans and focusing more on paid work as a source of income.

Importantly, student expenditure declined by an average 3.0 per cent in real terms in the 200-2006 period. During this period, while the average money expenditure of undergraduates rose by 14.8 per cent, the CPI increased by 18.4 per cent (December quarter to December quarter, Australia, ABS6401.0 Consumer Price Index).

Over the same time prices in two key areas that affect students, food and housing, increased significantly faster than the general inflation rate. The ABS index for food rose by 30.4 per cent and for housing rose by 23.4 per cent. The price index for transport rose slightly slower than inflation (13.4 per cent) but transport constitutes a lesser proportion of student expenditures than do food and housing (Table 1.1).

Table 4.12 Changes in average undergraduate student income and expenditure, compared to changes in selected price indexes, December quarter 2000-2006

Item	Change between 2000 and 2006
Average undergraduate student income (money terms)	+ 28.1%
Average undergraduate student expenditure (money terms)	+ 14.8%
<i>Average shortfall in income, i.e. excess expenditure (money terms)</i>	- 62%
CPI all groups	+ 18.4%
Food costs	+ 30.4%
Housing costs	+ 23.4%
Transport costs	+ 13.4%
Average undergraduate student income (real terms)*	+ 8.2%
<u>Average undergraduate student expenditure (real terms)*</u>	- 3.0%

* i.e. using CPI to calculate change in real terms

The declining level of total expenditure is of concern, especially given that costs such as food and housing have increased significantly faster than inflation. The implication for student welfare is that while average budgets are closer to balance, though still in deficit, students appear to be required to get by with less. Some students have been able to modify their position by an increase in non-cash assistance for food and housing. The independent student may be the most vulnerable. Such students are less likely to gain non-cash assistance, while at the same time are more likely to be paying increased food and housing costs.

5. Employment and study

The survey questionnaire included a section seeking information from students on the nature of their involvement in paid employment, if any, as well as the effect upon their studies of any employment they were undertaking. As other studies have shown, the Australian university student is typically a working student. Even a conservative comparison with the 2000 data suggests that the 2006 patterns of work indicate a deterioration in the educational experience of students brought about by work commitments. The key findings include:

- the proportion of students working *at some stage during the year* has increased — in 2006, 85.1 per cent of full-time undergraduates were in paid employment at some stage during the year, compared with 78.1 per cent in 2000;
- the proportion of full-time undergraduate students in employment *during semester* dropped slightly (72.4 per cent to 70.6 per cent). The average number hours worked was 14.8 hours, up slightly from 2000;
- an increased proportion of full-time students reported being in full-time employment — 4.5 per cent of full-time undergraduate students were in full-time employment (compared with 3.1 per cent in 2000) and 13.3 per cent of full-time postgraduates reported being in full-time employment;
- 39.9 per cent of full-time students and 54.1 per cent of part-time students who were in employment during the year believed that their work adversely affected their study;
- 22.4 per cent of full-time students and 33.0 per cent of part-time students regularly missed classes or equivalent because of work commitments; and
- two-thirds of full-time undergraduates and one-third of full-time postgraduates who were in employment indicated that their employment was not related to their course of study, while only 27% per cent of employed full-time students indicated that their work was chosen for career reasons.

Patterns of paid employment

Table 5.1 shows the percentage of students who reported they were undertaking paid employment during semester, including the comparable figures for undergraduate students from the 2000 survey. The findings show that three-quarters of all students were undertaking some paid work during semester. There has been a small drop in the proportion of undergraduate students working during semester that is largely due to a drop in the number of part-time students working during semester.

Table 5.1 Students in paid employment during semester (%)

	Full-time students	Part-time students	All
Undergraduate	70.6	79.6	72.3
<i>2000 findings</i>	72.5	87.2	76.0
Postgraduate	69.2	87.4	81.2
All	70.3	83.6	74.2

Only 15.3 per cent of full-time students were *not* undertaking some form of paid employment at some stage during the past year. As expected, part-time students were more likely to be employed than full-time students, with 90.8 per cent in some form of employment in the previous 12 months (Table 5.2).

The proportion of full-time undergraduate students in employment at some stage during the year increased from 78.1 per cent in 2000 to 85.1 per cent in 2006, while the number of part-time undergraduates in employment dropped slightly. Overall, the number of undergraduate students in employment rose from 80.6 per cent to 85.5 per cent.

Table 5.2 Students in paid employment in the last 12 months (%)

	Full-time students	Part-time students	All
Undergraduate	85.1	87.0	85.5
<i>2000 findings</i>	78.1	88.7	80.6
Postgraduate	81.1	94.3	89.9
All	84.7	90.8	86.6

The work undertaken by full-time students was predominantly casual (Table 5.3). Nonetheless, a small but notable proportion of full-time students reported being in full-time employment. More than one in eight full-time postgraduates (13.3 per cent) were in full-time employment, as were 4.5 per cent of full-time undergraduates.

Overall, the work patterns of males and females in 2006 were quite similar, with the proportions in paid employment within a few percentage points of each other and the mean hours worked by full-time students being almost the same. Females were more likely than males to be doing part-time or casual work.

Table 5.3 Students in full-time, part-time or casual employment in past 12 months (%)

Employment type	Full-time students			Part-time students		
	FT	PT	Cas.	FT	PT	Cas.
Undergraduate	4.5	20.0	60.6	49.6	20.3	17.1
Postgraduate	13.3	20.8	47.0	68.8	17.8	7.8
All	5.5	20.1	59.9	59.5	19.0	12.3

While most employed students were working at only one place of employment, a sizable proportion reported that they worked at two or more places of employment in a typical week. Table 5.4 shows that 20.0 per cent of full-time students who were in employment typically work at more than two places of employment each week and that full-time undergraduates were more likely than part-time undergraduates to have multiple employers (20.0 per cent compared with 13.4 per cent), reflecting the more casualised nature of their work.

Table 5.4 Employed students working at one, two or three or more places of employment in a typical week (%)

No. of places of employment	Full-time students			Part-time students		
	1	2	3+	1	2	3+
Undergraduate	80.0	17.3	2.7	86.6	11.3	2.1
Postgraduate	79.8	16.1	4.1	88.1	9.3	2.6
All	80.0	17.1	2.9	87.3	10.3	2.4

On average, full-time undergraduates working during semester reported they worked 14.8 hours per week in a typical week (Table 5.5). The mean number of hours these students worked has risen only slightly compared with the hours worked by students in the 2000 survey, which showed that the full-time undergraduates working during semester on average were working 14.5 hours per week (Long & Hayden 2001). The current study also shows that full-time postgraduate students, on average, were working comparable hours during semester to full-time undergraduates.

Table 5.5 Hours worked in a typical week by students who were employed during semester (mean and median hours)

		Full-time students	Part-time students
Undergraduate	mean	14.8	32.7
	median	13.0	38.0
% of students employed during semester		70.6	79.6
Postgraduate	mean	15.3	37.7
	median	10.0	40.0
% of students employed during semester		69.2	87.4
PG C/work	mean	20.3	38.5
	median	17.0	40.0
PG RHD	mean	11.3	34.3
	median	8.00	38.0
All	mean	14.8	35.4
	median	13.0	38.0
% of students employed during semester		70.3	83.6

Table 5.6 presents the spread of hours worked by undergraduate students who were working during semester. Notably, 16.5 per cent of full-time undergraduate students who were working during semester— that is, one in every six — were working more than 20 hours per week during semester time.

Table 5.6 Employed full-time students' hours of paid employment per week during semester (%)

Hours worked	1-5	6-10	11-15	16-20	21-25	26-30	31+
Undergraduate	11.0	29.1	24.0	19.4	8.0	4.0	4.5
Postgraduate	20.5	31.2	12.4	12.2	6.4	3.9	13.3
All	12.2	29.3	22.7	18.6	7.8	4.0	5.5

The significance of the study's findings on the work patterns of full-time students can be illustrated by translating the median figures into practical terms. The median figures reveal that in 2006 more than one-third of the nation's university students, 35.2 per cent of all full-time students, were working at least 13 hours per week during semester (calculated on the basis that 70.3 per cent of the nation's full-time students were working a median of 13 hours per week, and therefore half of these students were working *more* than 13 hours). Similar reckoning for part-time students shows that 41.8 per cent of all part-time students were working at least 38 hours per week — by any measure the equivalent of full-time paid employment.

The findings on the extent of paid work being undertaken during semester by full-time students appear consistent with previous studies — as noted earlier, Long and Hayden (2001) reported a mean of 14.5 hours for full-time undergraduates working during semester, while Krause et al. (2005) reported a mean of 12.5 hours for full-time first year students compared with the present study's finding of 14.8 hours. These figures raise questions about what is a reasonable and manageable amount of paid work for a university student in the context of the demands of full-time study and the possible effects on the quality of education for students who are distracted from study by extensive work commitments.

The impact of employment on study

I would love to continue studying but find having to work 4 days leaves me exhausted physically and mentally. (female, part-time postgraduate)

For both postgraduates and undergraduates, part-time students were the most likely to report that their work negatively affected their studies. Over half of all part-time undergraduates and postgraduates who were in employment believed that their work commitments adversely affected their performance at university (Table 5.7). One in three of these students regularly missed classes or equivalent activities because of employment commitments (Table 5.8). The comparable figures were lower for full-time students but of no less relevance: 39.9 per cent of full-time students who were in employment reported that work adversely affected their studies while more than one in five (22.4 per cent) said they regularly skipped classes or equivalent activities because of work commitments. There were very few differences between males and females in their attitudes towards the impact of paid employment on their studies. Again, of the full-time students, coursework postgraduates reported the greatest impact of work on study.

Table 5.7 Employed students who reported that their work commitments adversely affected their performance at university (%)

	Full-time students	Part-time students
Undergraduate	40.2	55.3
Postgraduate	37.6	52.9
C/work	45.4	51.4
RHD	28.5	56.1
All	39.9	54.1

Table 5.8 Employed students who reported they regularly missed classes or other study commitments because they needed to attend paid employment (%)

	Full-time students	Part-time students
Undergraduate	22.7	37.4
Postgraduate	20.6	29.2
C/work	25.3	27.7
RHD	16.4	35.6
All	22.4	33.0

The 2000 questionnaire used a three-point scale to assess the adverse impact of paid employment on students' studies and a four-point scale to assess the extent to which they missed classes or other study activities because of work commitments. The present study sought a greater degree of detail by using a five point attitudinal scale (ranging from "strongly disagree" to "strongly agree"). Even a very conservative comparison of the two studies, using only the most extreme points on each scale, suggests an important trend in students' perceptions of the effects their paid work is having on their studies.

- In 2000, 15 per cent of employed full-time undergraduates indicated that paid employment affected their studies 'a great deal' whereas the present study found that 18 per cent of employed undergraduates studying full-time 'strongly agreed' that work adversely affected their studies. Conversely, in 2000, 28 per cent of full-time and 14 per cent of part-time undergraduates said work had no adverse affect on their studies, with the comparable proportions for 2006 being 18 per cent and 12 per cent respectively. From these findings it can be concluded that, at least in students' eyes, work is having more negative effects than in the past.
- In the case of missing classes or other study commitments to attend paid employment, 10 per cent of full-time undergraduates taking part in the present study 'strongly agreed' that they regularly miss classes/study commitments while only 6 per cent of the 2000 cohort reported 'frequently' missing classes.

Most employed students did not have flexible work hours. 47 per cent of full-time undergraduates and 42 per cent of part-time undergraduates reported their employers provided flexible working hours. Among the postgraduates, 38 per cent full-time and 35 per cent of part-time students respectively did not have flexible working hours.

Study leave (paid or unpaid) was relatively rare among employed students. 15 per cent of full-time undergraduates and 22 per cent of part-time undergraduates received unpaid study leave. Again, these proportions were higher than those for postgraduates (12 per cent and 18 per cent respectively). However, the postgraduate students were more likely to receive paid study leave than were undergraduates (6 per cent of full-time and 29 per cent of part-time postgraduates received paid study leave compared with 3 per cent of full-time and 23 per cent of part-time undergraduates).

Non-economic benefits of employment

The questionnaire asked students about the extent to which their work progressed their career goals and was related to their studies. Full-time undergraduates who were in employment were the most likely to report little alignment between their studies and their current employment (Tables 5.9 and 5.10) — 67.6 per cent indicated their current employment was not related to their studies and, in a similar vein, only 24.4 per cent of employed full-time undergraduates said they chose their work because they believed it would progress their ultimate career goals.

Table 5.9 Employed students reporting that the type of work they do is not related to their studies (%)

	Full-time students	Part-time students
Undergraduate	67.6	33.8
Postgraduate	32.8	15.6
All	63.5	24.0

Table 5.10 'I chose to do the work I most often do because it will progress my career and help me with my career goals' (% agreement, employed students)

	Full-time students	Part-time students
Undergraduate	24.4	52.0
Postgraduate	46.6	66.8
All	27.0	60.0

Part-time undergraduate students were more likely to agree with the proposition 'I chose to do the work I most often do because it will progress my career and help me with my career goals', with 68.4 per cent of part-time students reporting that their present work was chosen because it would progress their career goals.

6. Some effects of students' financial situations

Financially, university is difficult. I don't buy books as I can't afford them. It is always hard to buy food to eat. It is also hard to find a job, especially one that fits in with my uni hours. (female, full-time undergraduate)

The questionnaire invited students to respond to a series of questions that probed the influence of their financial arrangements and financial circumstances on their university study.

Broadly, the findings show that students' financial circumstances appear to be having a profound effect on their university studies and their decisions about study. In particular, as reported in the previous chapter, paid employment competes significantly with the time available for study and students report this has adverse effects on the quality of their study.

Other key findings include:

- more than half of all students reported that their financial situation was often a source of worry for them, with full-time female students and full-time postgraduate coursework students being more likely to be concerned about their finances;
- 12.8 per cent of all students — one in eight — indicated they regularly went without food or other necessities because they cannot afford them;
- for large numbers of students, their financial circumstances had directly affected their choice of mode of study, choice of university or choice of course;
- 80 per cent of undergraduates and 90 per cent of postgraduates studying part-time indicated that their primary reason for doing so was the need to undertake employment; and
- over two-thirds of the undergraduate students who were studying part-time indicated they would rather be studying full-time if their financial circumstances allowed them to do so.

Extent of concern about finances

Financial concerns were widespread among students. Over half of the students surveyed reported that their financial situation was often a source of worry for them. Full-time students were the most likely to be concerned and females were more likely to be concerned than males (Table 6.1). Full-time postgraduate coursework students were the most likely to express concern (62.6 per cent).

About half of all students, and especially the female respondents (48.0 per cent), and full-time postgraduate coursework students (59.4 per cent), reported that a great deal of pressure was being placed on parents or partners who were supporting them financially (Table 6.2) — concerns of this kind were frequently raised in students' responses to open-ended questions:

The amount my spouse earns is not enough to pay our bills and support my study and as a consequence is supplemented by our credit cards, which are becoming worryingly high. The challenge will be for us to remain solvent until I finish studying. (male, full-time undergraduate)

... my financial situation is a constant source of stress, even though I have a very supportive partner I am aware of the strain that it places on both of us and our relationship. (female, part-time postgraduate)

Table 6.1 'My financial situation is often a source of worry for me' (% of students who agreed or strongly agreed)

	Full-time students	Part-time students	All
Undergraduate	59.0	54.6	58.1
Male	51.4	48.4	51.0
Female	62.7	57.1	61.7
Postgraduate	57.6	42.3	47.5
Male	53.5	36.8	42.3
Female	59.5	45.2	50.2
C/work	62.6	41.1	46.1
RHD	52.9	46.7	50.4
All	58.7	48.2	52.5

Table 6.2 Students who believe that supporting their studies puts a great deal of financial pressure on their parents or partner (%)

	Full-time students	Part-time students	All
Undergraduate	48.5	46.3	49.0
Male	42.8	47.3	43.4
Female	51.6	52.9	51.8
Postgraduate	53.3	40.0	45.5
Male	51.1	32.7	40.5
Female	54.8	43.2	48.0
C/work	59.4	38.7	45.6
RHD	46.3	44.8	45.9
All	48.9	45.9	48.4

Overall, close to ten per cent of students (9.5 per cent overall, and 14.3 per cent of part-time students) had deferred at some stage in the past because they could not afford to continue studying at the time (Table 6.3). The average period of deferral was a little over two years. One in five of the students (20.6 per cent) indicated they had taken a gap year prior to commencing undergraduate studies. Of these students, one in six (17.0 per cent) indicated that their primary reason for doing so was to save money to pay for their university studies and 9.7 per cent reported they did so in order to establish independent status for Centrelink purposes.

Table 6.3 Students who at some stage had deferred because they could not afford to study (%)

	Full-time students	Part-time students	All
Undergraduate	7.0	15.7	8.8
Postgraduate	9.6	13.0	11.8
C/work	11.1	12.9	12.4
RHD	8.2	13.4	10.4
All	7.3	14.3	9.5

Effects of low income: affording food, travel and childcare

As an indication of students in extreme circumstances, 12.8 per cent of all students — one in eight — indicated they regularly went without food or other necessities because they could not afford them (Table 6.4). This situation was most prevalent among full-time undergraduate students, with 14.7 per cent reporting they regularly went without food or necessities.

Table 6.4 'I regularly go without food or other necessities because I cannot afford them' (% who agreed or strongly agreed)

	Full-time students	Part-time students	All
Undergraduate	14.7	11.7	14.1
Postgraduate	12.8	6.2	8.5
C/work	14.5	5.7	7.8
RHD	11.5	8.0	10.3
All	14.5	8.8	12.8

A small but nonetheless significant proportion of students — close to seven per cent of undergraduate students — indicated they regularly miss classes or other study commitments because they cannot afford to travel to campus (Table 6.5). Of the students with children, 10.4 per cent indicated they regularly miss classes or other study commitments because they cannot afford childcare or after school care (Table 6.6).

For Tables 6.3-6.6 there were few, if any, discernible differences in the responses of males and females.

Table 6.5 'I regularly miss classes or other study commitments because I cannot afford to travel to campus' (% of students who agreed or strongly agreed)

	Full-time students	Part-time students	All
Undergraduate	6.8	7.0	6.9
Postgraduate	4.9	3.5	4.1
All	6.6	5.3	6.3

Table 6.6 'I regularly miss classes or other study commitments because I cannot afford childcare/after school care' (% of students with children who agreed or strongly agreed)

	Full-time students	Part-time students	All
Undergraduate	9.8	13.3	11.1
Postgraduate	13.8	8.1	9.4
All	10.5	10.4	10.4

Study related costs

High proportions of students reported difficulty in meeting the costs of study-related materials (Table 6.7). Two areas of concern were prominent — the cost of textbooks and the cost of computers. The cost of textbooks was regularly mentioned in students' open-ended comments, with typical comments such as these:

Textbooks are often expensive for students and can be quite a financial burden. It makes it even more difficult when they are updated almost every year and it is not very useful for students to buy secondhand textbooks anymore. (female, full-time undergraduate)

The cost of textbooks is obscene and the release of new editions each year means they can't be bought secondhand ... (female, full-time undergraduate)

Table 6.7 Students having difficulty affording study-related expenses (% finding it difficult or very difficult)

	Undergraduates			Postgraduates			All
	FT	PT	all	FT	PT	all	
Textbooks	49.1	32.4	45.9	35.2	18.5	24.0	40.7
Stationery, equipment, field trips, p/copying etc.	17.5	13.8	16.7	17.6	9.5	12.2	15.7
Computer purchase / hire	46.9	38.8	45.3	44.3	28.0	33.3	42.4
Computer related costs, e.g. software, Internet	29.6	24.8	28.7	28.0	18.0	21.4	27.0
Univ. costs, e.g. late enrolment fees, library fines	17.4	13.6	16.7	14.3	8.8	10.7	15.3
Union/Guild/Sports fees	26.0	15.5	23.9	22.5	10.2	14.4	21.6

Despite the costs, most respondents reported adequate access to computer facilities — 89.1 per cent reported owning or having access to a computer adequate for their study needs and only 10.5 per cent indicated they did not have an adequate computer or could not afford one. Regarding internet access, 88.4 per cent of students reported having broadband or dial-up internet access from home (broadband access was three times more common than dial-up), with only 7.2 per cent reporting they could not afford internet access at home.

While postgraduates' mean income was higher than undergraduates', some postgraduates were struggling to meet the costs of their higher education. Only 10.6 per cent full-time of postgraduates could readily afford to travel for conferences and research (Table 6.8).

Table 6.8 Postgraduates' financial ability to travel nationally or internationally for conferences or research (excludes postgraduates who indicated this item was not applicable to them) (%)

	Full-time students	Part-time students	All
I need to travel but cannot afford it	28.7	40.5	35.8
I must rely on financial assistance to travel	60.7	34.2	45.0
I can afford to travel	10.6	25.2	19.2

Influence of finances on choice of course, university and mode of study

Sizeable proportions of students indicated that their financial circumstances had directly affected their choice of mode of study (26.1 per cent), their choice of university (19.3 per cent) and their choice of course (13.6 per cent). The most significant influence was on the decision to study part-time. As Table 6.9 shows, over two-thirds of the undergraduate students who were studying part-time indicated they would rather be studying full-time if their financial circumstances enabled them to do so. The comparable percentage is smaller for postgraduate students, but sizeable nonetheless.

Table 6.9 Part-time students who indicated they would prefer to study full-time if their financial circumstances permitted it (%)

	Part-time students
Undergraduate	67.3
Postgraduate	57.6
C/work	53.1
RHD	74.7
All	62.2

Employment considerations were a strong influence on students' decision to study part-time (Table 6.10). This finding was particularly marked for part-time postgraduate students, perhaps unsurprisingly, of whom 89.9 per cent reported that fitting in with employment was an important or very important reason for their decision to study part-time. Part-time undergraduates were also strongly influenced by employment considerations in their decision to study part-time (80.2 per cent).

Table 6.10 Part-time students for whom fitting in with employment was an important/very important reason in the decision to study part-time (%)

	Part-time students
Undergraduate	80.2
Postgraduate	89.9
C/work	91.3
RHD	83.8
All	85.2

7. Financial circumstances of Indigenous students

A separate survey using a slightly modified questionnaire was conducted for Indigenous students. This was done in the belief that the often distinctive family and financial situations under which Indigenous students are studying warranted special consideration. Further, there is an ongoing need to develop policies and programs to raise Indigenous people's higher education access, participation and completion rates. The financial circumstances and income support for Indigenous students are likely to be central issues in advancing Indigenous higher education.

All Indigenous students in public universities were surveyed and 1207 responses were received. This represents an estimated response rate of 16.4 per cent. Of the respondents, 80.7 per cent were undergraduate students, compared with 75.7 per cent for the non-Indigenous students. Seventy-one per cent of the Indigenous students were full-time students, comparable to the proportion of full-time students among non-Indigenous students in the sample; 69.7 per cent of the Indigenous students were female, compared with 66.6 per cent among the non-Indigenous students.

Indigenous students are often older than non-Indigenous students and have family responsibilities that strongly influence their educational decisions and capacity to study. Nationally, Indigenous students are more likely to be female, to be studying part-time and to be enrolled in enabling programs compared with non-Indigenous students. Unsurprisingly then, some clear differences emerged in the enrolment characteristics of the Indigenous students compared with non-Indigenous students in the present study:

- undergraduate Indigenous students were more likely than non-Indigenous students to be enrolled in enabling courses (3.8 per cent compared with 0.5 per cent) and diploma level courses (4.7 per cent compared with 1.7 per cent); and
- only 18.9 per cent of the Indigenous students were enrolled in Group of Eight universities, compared with 29.3 per cent of non-Indigenous students.

Other sizeable demographic differences that emerged, some related to age, are likely to impinge directly on the study and work and study arrangements of Indigenous students:

- 47.8 per cent of Indigenous students were aged thirty years or older compared with 30.2 per cent of all non-Indigenous students;
- 65 per cent of undergraduate Indigenous students were not financially dependent on others compared with 44 per cent of all undergraduate non-Indigenous students and, similarly, 78 per cent of postgraduate Indigenous students were not financially dependent on others compared with 71 per cent of all postgraduate non-Indigenous students;
- 18.8 per cent of Indigenous students reported they were the sole carer of another person compared with only 6.4 per cent of non-Indigenous students;
- 30.2 per cent of Indigenous students had dependent children compared with only 16.6 per cent of non-Indigenous students; and
- 15.0 per cent of Indigenous students reported having a disability or condition that affected their studies compared with 6.1 per cent of non-Indigenous students.

A small number of comparisons are made in this section with the findings for Indigenous students in the 2000 study. These comparisons should be treated with

caution as Indigenous students were not purposefully sampled in the previous study and comprised only 0.9 per cent of the sample (n=314).

As the findings from the 2006 survey show, the decision to survey and report the financial situation of Indigenous students separately is borne out in the major differences that have been revealed between the financial pressures experienced by Indigenous students and those experienced by non-Indigenous students. Indigenous students report more financial difficulties and pressures than non-Indigenous students,

Despite the financial pressures many Indigenous students reported they were experiencing, there was evidence of a strong commitment to completing a university education. As one student commented:

It has been a struggle to study, however I do it in the hope to better my situation and provide my future family with the financial security I never had as a child — although my parents did the best they could with what little they had. (Indigenous, female, full-time postgraduate)

Some of the most important findings include:

- Indigenous students were far more likely to agree that their financial situation was often a source of worry to them (72.5 per cent) than non-Indigenous students (52.5 per cent);
- Indigenous students were much more likely to go without food and other necessities because they could not afford them (25.4 per cent) than were non-Indigenous students (12.8 per cent);
- Employed Indigenous undergraduates worked on average three hours per week more than their non-Indigenous counterparts in a typical week during semester (17.8 hours, compared with 14.8 hours) and employed Indigenous full-time postgraduates worked 3.6 more hours in a typical week during semester than non-Indigenous students (18.9 hours compared with 15.3 hours);
- A higher proportion of Indigenous students reported that they regularly missed classes or other study activities because of their paid work commitments (undergraduate 29.1 per cent compared with 25.7 per cent; postgraduates 40.3 per cent compared with 26.7 per cent);
- Indigenous undergraduates were more likely to have some form of income support than non-Indigenous undergraduates and they had a higher overall mean income (\$18,520) than non-Indigenous undergraduates (\$16,030). Indigenous postgraduates were also more likely to have some form of income support than were non-Indigenous postgraduates, however they had a lower mean overall income (\$32,060) than did non-Indigenous postgraduates (\$36,830);
- Corresponding to Indigenous students' high incidence of income support, Indigenous students had a higher application rejection rate (13.8 per cent undergraduates, 8.8 per cent postgraduates) than did non-Indigenous students (11.8 per cent undergraduates, 5.5 per cent postgraduates);
- Indigenous students were more reliant than non-Indigenous students on university and student association subsidised services. Indigenous students were particularly reliant on health-care and counselling;
- Overall, Indigenous students were far less likely to rely on cash and non-cash assistance from others than were non-Indigenous students;

- Indigenous students' general and study-related expenses were higher overall than those of non-Indigenous students;
- Indigenous postgraduates were much more likely than non-Indigenous postgraduates to have used up savings in order to study (52.0 per cent compared with 44.2 per cent);
- More Indigenous students had taken out a loan in order to study than non-Indigenous students (undergraduates 33.8 per cent compared with 24.4 per cent; postgraduates 34.4 per cent compared with 20.2 per cent);
- The loans taken out by Indigenous postgraduates in order to study (average \$8250) were larger than the loans taken out by non-Indigenous postgraduates in order to study (average \$6250); and
- More part-time Indigenous students indicated that they would prefer to study full-time if their financial circumstances permitted it (76.7 per cent) than non-Indigenous part-time students (62.2 per cent), especially postgraduates (78.9 per cent compared with 57.6 per cent).

Indigenous students' income sources and levels

Before presenting the findings on Indigenous students' income sources, it is helpful to summarise the ABSTUDY scheme and to note changes that were made to the scheme in 2000, as these were the subject of many students' comments. The Aboriginal and Torres Strait Islander Study Assistance Scheme (ABSTUDY) is the main income support scheme for Indigenous Australian students. Indigenous students qualify for ABSTUDY if they are over 14 years of age (there is no 'cut-off age' as there is for Youth Allowance) and are studying at secondary school, TAFE or university (including distance or correspondence education). Until 2000, ABSTUDY provided funding and support for a broader range of activities than Austudy or the Youth Allowance, intended to mitigate systemic cultural disadvantage. Reforms of ABSTUDY in 2000 modified and limited a number of payment components: means testing was applied to a wider range of recipients; travel allowances for cultural commitments were limited, and some 'away-from-base' entitlements for students studying off-campus were removed (Commonwealth of Australia 1997). These changes brought the scheme largely into line with Youth Allowance, especially in terms of parental and recipient asset and income tests. Unlike Youth Allowance and Austudy, however, ABSTUDY is available to Masters and Doctoral students. The scheme also includes extra components such as Masters and Doctorate thesis allowances and payments to cover some travel and compulsory course costs, which are unavailable to Austudy and Youth Allowance recipients (Centrelink 2007c).

As Tables 7.1 and 7.2 show, undergraduate Indigenous students reported a higher average total income than non-Indigenous undergraduate students. The majority of the overall income for undergraduate Indigenous students came from paid employment (Table 7.2), although the average amount earned from paid employment was lower for Indigenous students than for non-Indigenous students (\$11,490 compared with \$11,960, Table 7.1).

Table 7.1 Average income from all sources (means and medians)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Total income - mean	18520	32060	16030	36830
- median	15000	30000	12500	33580
All paid employ. (after tax)	11490	24940	11960	30970
Scholarship or stipend	2090	2660	470	2980
Youth Allowance/Austudy	2600	2900	1760	210
Other Centrelink	1140	650	410	-
Family Allowance	660	550	520	360
Rent Assistance	120	30	100	30
Regular allowance	60	10	220	110
Irregular amounts	130	90	220	260
Other income (interest, etc)	210	220	360	870

Table 7.2 Distribution of sources of income (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
All paid employ'm't (after tax)	62.1	77.8	74.6	84.1
Scholarship or stipend	11.3	8.3	2.9	8.1
Youth Allowance/Austudy	14.1	9.1	11.0	0.6
Other Centrelink	6.2	2.0	2.6	1.0
Family Allowance	3.6	1.7	3.2	1.0
Rent Assistance	0.6	0.1	0.6	0.1
Regular allowance	0.3	0.0	1.4	0.3
Irregular amounts	0.7	0.3	1.4	0.7
Other income (interest, etc)	1.1	0.7	2.2	2.4

Indigenous students reported a higher level of income from scholarships or stipends, from Youth Allowance/Austudy and from other Centrelink payments than non-Indigenous students. Further breakdown of income support (Table 7.3) shows that the highest proportion of income support for non-Indigenous students was from Youth Allowance (19.2 per cent), and the highest source for Indigenous students was Abstudy (25.8 per cent). Indigenous students experienced a higher rate of rejection of applications for income support than non-Indigenous students (Table 7.4). On student commented:

Long drawn-out process to apply, so many forms...make it easier to gain help for us to study and learn. (Indigenous, female, full-time undergraduate)

Table 7.3 Indigenous students' sources of income support (%)

	Indigenous students	Non-Indigenous students
Youth Allowance	4.5	19.2
AUSTUDY	2.1	3.5
ABSTUDY	25.8	0.0
Unemployment benefits	1.1	0.8
Pension	7.5	2.1
Family Parent. Allowance	9.9	6.3
Scholarship or stipend	9.8	5.1
Govt. or private cadetship	9.7	0.7
Other govt. of univ. support	6.6	3.5

Table 7.4 Students whose application for income support was rejected (%)

	Indigenous students	Non-Indigenous students
Undergraduate	13.8	11.8
Postgraduate	8.8	5.5

Reliance on free or subsidised services on campus

Overall, both undergraduate and postgraduate Indigenous students indicated a greater reliance upon the support of student unions or guilds for free or subsidised services such as legal advice, healthcare and childcare more than did non-Indigenous students over the course of their studies (Table 7.5).

Table 7.5 Students who had relied on free or subsidised services of student unions or guilds in the course of their studies (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Legal advice	4.1	5.2	2.1	2.9
Healthcare	19.7	9.4	17.0	10.8
Childcare	2.0	3.0	0.8	1.1
Counselling	16.5	15.5	10.9	7.9
Academic Advocacy	7.7	7.7	3.8	3.1

Financial and non-monetary support from parents and partners

With the exception of childcare, fewer undergraduate and postgraduate Indigenous students reported frequent reliance on non-cash assistance provided by parents or partners than did non-Indigenous students (Table 7.6). Compared with undergraduate non-Indigenous students, undergraduate Indigenous students reported less reliance on cash assistance by others while postgraduate Indigenous students reported more reliance on such assistance (Table 7.7).

Table 7.6 Students who relied often on forms of non-cash assistance provided by parent/partner (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Meals	34.1	10.8	53.7	19.5
Free accommodation	27.1	7.3	52.0	17.4
Telephone	28.1	9.9	47.4	18.1
Computer	38.1	25.3	51.1	23.6
Clothing	14.5	5.9	20.1	7.5
Use of motor vehicle	18.8	8.2	28.3	12.3
Childcare	6.7	6.1	5.2	5.5
Textbooks	15.6	10.6	25.4	8.6

Table 7.7 Students who often relied on non-repayable cash assistance and irregular assistance such as having bills paid on their behalf (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Cash assistance	30.0	23.9	35.0	17.3
Assistance with bills, etc	14.5	9.7	19.4	10.0

Indigenous students' expenditure and patterns of debt

Indigenous undergraduate students reported slightly higher levels of total expenditure than non-Indigenous students (\$17,980 compared with \$17,390, Table 7.8). The undergraduate student mean for general expenses was \$15,960 for Indigenous students compared with \$15,700 for non-Indigenous students. The mean for study-related expenses was \$2030 for Indigenous undergraduate students and \$1690 for non-Indigenous undergraduate students.

Indigenous postgraduate students reported lower general expenses than non-Indigenous students (Indigenous \$20,180 compared with non-Indigenous \$21,500), but significantly higher levels of study-related expenses (Indigenous \$2220 compared with non-Indigenous \$1870).

Textbook relief/subsidy a big issue. Most students can't afford books and many photocopy everything. (Indigenous, female, full-time undergraduate)

The largest study-related expense for all students was computer purchase or hire, but both undergraduate and postgraduate Indigenous students reported their expenditure on this item to be higher than non-Indigenous students (undergraduate Indigenous \$690 compared with undergraduate non-Indigenous \$530; postgraduate Indigenous \$860 compared with postgraduate non-Indigenous \$670).

A slightly higher percentage of Indigenous undergraduates reported an annual budget deficit than did non-Indigenous undergraduates (45.4 per cent compared with 44.3 per cent). Conversely, a higher percentage of non-Indigenous postgraduates reported a deficit compared with their Indigenous counterparts (26.2 per cent compared with 22.8 per cent, Table 7.9).

Table 7.8 General expenditure and study-related expenditure (means, \$)

		Indigenous students		Non-Indigenous students	
		UG	PG	UG	PG
TOTAL	Mean	17980	22400	17390	23370
	Median	14100	18320	12540	20010
GENERAL EXPENSES					
TOTAL:		15960	20180	15700	21500
Rent/mortgage, food, household supplies, etc.		7520	9490	6020	10870
Medical and health costs		750	1210	720	1100
Transport (inc. vehicle and public transport)		2510	2690	3050	2630
Personal costs (inc. entertainment, holidays)		2380	2310	3700	3540
Credit/loan commitments		1810	2330	1370	1970
Childcare		210	200	120	370
Other general expenses		770	1950	720	1020
STUDY-RELATED					
TOTAL:		2030	2220	1690	1870
Textbooks		480	360	490	310
Stationery, equipment, field trips, p/copy, etc.		300	280	220	270
Computer purchase or hire		690	860	530	670
Computer related costs, e.g. software, Internet		280	390	240	340
Univ. costs, e.g. library fines, late enrolment fees		60	60	40	70
Union/Guild/Sports fees		100	70	110	100
Other study-related		110	210	60	110

Table 7.9 Percentage of students with an annual budget deficit (%)

	Indigenous students	Non-Indigenous students
Undergraduate	45.4	44.3
Postgraduate	22.8	26.2

Indigenous students reported similar levels of overall assets to those reported by non-Indigenous students but were considerably less likely to indicate they had cash savings that could be used in the event of financial difficulty (Tables 7.10 and 7.11).

Table 7.10 Indigenous students' estimated total cash value of assets (\$)

	Indigenous students	Non-Indigenous students
Under \$10,000	52.0	52.4
\$10,000 to \$20,000	15.5	14.9
\$20,000 to \$50,000	9.8	7.9
\$50,000 to \$100,000	4.2	3.1
Over \$100,000	18.6	21.7

Table 7.11 Students with savings that could be used in the event of serious financial difficulty (%)

	Indigenous students	Non-Indigenous students
Undergraduate	24.5	48.3
Postgraduate	32.9	59.6
All	26.0	49.1

Overall, more Indigenous students, compared with non-Indigenous students, reported having used their savings in order to study during 2006 — 51.4 per cent of Indigenous undergraduates had used up their savings compared with 49.7 per cent of non-Indigenous students. This gap widened further for postgraduate students, with 52.0 per cent reporting they had used up their savings to study compared with 44.2 per cent of non-Indigenous students.

Estimated levels of debt

Undergraduate Indigenous students reported a slightly lower estimated debt on completion of studies than non-Indigenous students (\$24,000 for Indigenous compared with \$24,450 for non-Indigenous students). A larger portion of that debt, however, was interest-bearing for Indigenous students. The mean of interest-bearing debt for Indigenous undergraduates was \$4240 compared with \$3350 for non-Indigenous students, and the mean for Indigenous postgraduate students was \$8590 compared with \$7350 for non-Indigenous students (Table 7.12).

Reported figures on repayable loans show a higher percentage of Indigenous students with loans compared to non-Indigenous students (undergraduate 33.8 per cent compared with 24.4 per cent; postgraduate 34.4 per cent compared with 20.2 per cent, Table 7.13).

Table 7.12 Estimate of level of debt on completion of studies (means, \$)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
HECS-HELP/FEE-HELP	18260	14370	19260	16210
Interest bearing debt	4240	8590	3550	7350
Interest-free debt	1500	1250	1640	1770
TOTAL DEBT	24000	24210	24450	25330

Table 7.13 Average total repayable loans taken out in order to continue studying by students with loans (\$), and percentage of students with loans of any kind

	Indigenous students	Non-Indigenous students
Undergraduate	4100 33.8%	4720 24.4%
Postgraduate	8250 34.4%	6520 20.2%

Influences of financial situation on capacity to study, choice of course, university and mode of study

As with the non-Indigenous students in the study, the findings for Indigenous students reveal that their financial circumstances were having a profound effect on their university study and the decisions they have made about studying:

I will be in debt probably for most of my life because of HECS. But my degree is important for me and my future so hopefully it'll be worth it in the end. (Indigenous, female, full-time undergraduate)

Money given to students is simply not enough to meet the demands of everyday life. This creates much anxiety and stress, which in turn affects our ability to focus wholly on our studies. (Indigenous, female, full-time undergraduate)

Financial concerns were widespread among Indigenous students and these concerns were at significantly higher levels than for non-Indigenous students. Close to three-quarters of the Indigenous students who were surveyed reported that their financial situation was often a source of worry for them (Table 7.14). One-quarter of all the Indigenous students surveyed indicated they regularly went without food or other necessities because they could not afford them (Table 7.15). This proportion is double that of the comparable proportion among non-Indigenous students.

Table 7.14 'My financial situation is often a source of worry for me' (% of students who agreed or strongly agreed)

	Indigenous students	Non-Indigenous students
Undergraduate	74.0	58.1
Postgraduate	65.4	47.5
All	72.5	52.5

Table 7.15 'I regularly go without food or other necessities because I cannot afford them' (% of students who agreed or strongly agreed)

	Indigenous students	Non-Indigenous students
Undergraduate	25.5	14.1
Postgraduate	23.9	8.5
All	25.4	12.8

Sizeable proportions of Indigenous students indicated that their financial circumstances had directly affected their choice of mode of study (37.0 per cent compared with 26.1 per cent for all non-Indigenous students), their choice of university (26.3 per cent compared with 19.3 per cent) and their choice of course (18.7 per cent compared with 13.6 per cent).

Over three-quarters of the Indigenous students who were studying part-time indicated they would rather be studying full-time if their financial circumstances allowed them to do so (Table 7.16). This is a substantial increase from just over half of Indigenous students in 2000. The figures for Indigenous students are higher than those for non-Indigenous students and have increased more rapidly.

Mature age students may have mortgage and family commitments. These limit the ability to access research scholarships with basic support stipends. I would become a full time student to quickly complete my PhD but my family would severely suffer. (Indigenous, male, part-time postgraduate)

Table 7.16 Indigenous part-time students who indicated they would prefer to study full-time if their financial circumstances permitted it (%)

	Indigenous students	Non-Indigenous students
Undergraduate	75.5	67.3
Postgraduate	78.9	57.6
All	76.7	62.2
2000 findings	55.0	54.1

Employment considerations were a large influence on Indigenous students' decision to study part-time — 84.6 per cent of the students who were studying part-time reported

that the need to fit in with employment was an important factor underlying their decision to study part-time. For the Indigenous students, family commitments were also important considerations (64.8 per cent compared with 54.9 per cent for non-Indigenous students), as was lack of income support (66.1 per cent compared with 55.0 per cent).

It has been much harder on my family since the government began means-testing ABSTUDY for postgraduate students - it is a big discouragement for further studies. Aboriginal students need financial incentives to complete postgraduate studies. (Indigenous, female, part-time postgraduate)

Indigenous students reported poorer access to computer facilities than non-Indigenous students:

- 76.6 per cent of Indigenous students reported owning or having access to a computer adequate for their study needs compared with 89.1 per cent of non-Indigenous students;
- 22.5 per cent indicated they did not have an adequate computer or could not afford one, compared with 10.5 per cent;
- 71.3 per cent reported having broadband or dial-up internet access from home, compared with 88.4 per cent; and
- 21.4 per cent reported they could not afford internet access at home, compared with 7.2 per cent.

Indigenous students in employment

Fewer Indigenous students than non-Indigenous students reported being in paid work either during semester or in semester breaks (Tables 7.17 and 7.18) and comparison with the 2000 findings suggests the proportion of working students has dropped. Nonetheless, well over half of all Indigenous students were working during semester and close to three-quarters had worked at some stage during the year.

Though fewer Indigenous students were working during semester than non-Indigenous students, those who were in employment were working longer hours on average than non-Indigenous students (Table 7.19). On average, employed Indigenous full-time undergraduates reported that they worked 3 hours per week more than their non-Indigenous counterparts in a typical week during semester – 17.8 hours, compared to 14.8 hours for employed non-Indigenous full-time undergraduates. Full-time postgraduate Indigenous students worked 3.6 more hours in a typical week during semester than full-time non-Indigenous postgraduates (18.9 hours compared with 15.3 hours).

Table 7.17 Students in paid employment during semester (%)

	Indigenous students	Non-Indigenous students
Undergraduate	55.0	72.3
Postgraduate	65.2	81.2
All	56.8	74.2
<i>2000 findings</i>	65.3	76.2

Table 7.18 Students in paid employment in the last 12 months (%)

	Indigenous students	Non-Indigenous students
Undergraduate	73.4	85.5
Postgraduate	77.6	89.9
All	74.0	86.6

Table 7.19 Hours worked in a typical week by students who were employed during semester (mean and median)

		Full-time Indigenous	Part-time Indigenous	Full-time Non-Indigenous	Part-time Non-Indigenous
Undergraduate	Mean	17.8	31.6	14.8	32.7
	Median	15.0	35.0	13.0	38.0
Postgraduate	Mean	18.9	37.9	15.3	37.7
	Median	12.7	40.0	10.0	40.0

Indigenous students held similar attitudes to non-Indigenous students with regard to the impact of work on their study, with a large proportion reporting adverse effects (Table 7.20). Postgraduate students were the most likely to report that their work had negative consequences for their studies.

*...I'm failing uni as I need to work all the time to support myself.
(Indigenous, female, full-time undergraduate)*

Indigenous students were more likely to miss classes to attend employment (31.3 per cent) than non-Indigenous students (25.8 per cent) (Table 7.21). Overall, close to one-third of Indigenous students reported that they regularly miss classes or other study commitments because of work, with postgraduate students being the most likely to do so (40.3 per cent).

Table 7.20 Indigenous students in employment who reported that their work commitments adversely affected their performance at university (%)

	Indigenous students	Non-Indigenous students
Undergraduate	41.7	43.1
Postgraduate	52.7	47.8
All	43.8	44.2

Table 7.21 Indigenous students in employment who reported they regularly missed classes or other study commitments because they needed to attend paid employment (%)

	Indigenous students	Non-Indigenous students
Undergraduate	29.1	25.7
Postgraduate	40.3	26.7
All	31.3	25.8

Indigenous students were less likely than non-Indigenous students to report that the type of work they were doing was not related to their studies (Table 7.22). Indigenous students had a lower level of disagreement than non-Indigenous students that they chose to do the work they most often do because it would progress their career and help them with my career goals (Table 7.23).

Table 7.22 Employed students reporting that the type of work they do is not related to their studies (%)

	Indigenous students	Non-Indigenous students
Undergraduate	44.5	59.9
Postgraduate	29.2	21.5
All	39.0	49.9

Table 7.23 'I chose to do the work I most often do because it will progress my career and help me with my career goals' (% disagreement)

	Indigenous students	Non-Indigenous students
Undergraduate	40.4	54.3
Postgraduate	23.9	34.2
All	37.2	46.6

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Appendix 1 – Weighted institutional responses

Table A.1 Weighted response frequencies by institution, institutional student populations and weighted responses as a percentage of the respondents overall

	Weighted response frequency	Total institutional student numbers (DEST 2005)	Weighted responses as % of total sample
Australian Catholic University	278	11,193	1.6
Central Queensland University	292	11,732	1.7
Charles Darwin University	141	5,106	0.7
Charles Sturt University	680	26,484	3.8
Curtin University of Technology	542	22,414	3.2
Deakin University	664	26,753	3.8
Edith Cowan University	486	19,282	2.8
The Flinders University of South Australia	304	11,881	1.7
Griffith University	651	26,393	3.8
James Cook University	310	12,151	1.7
La Trobe University	579	22,531	3.2
Macquarie University	523	20,429	2.9
The University of Melbourne	808	32,891	4.7
Monash University	955	37,782	5.4
Murdoch University	262	11,015	1.6
Queensland University of Technology	847	33,253	4.8
RMIT University	585	23,197	3.3
Southern Cross University	271	10,746	1.5
Swinburne University of Technology	273	11,417	1.6
The Australian National University	282	11,281	1.6
The University of Adelaide	361	14,538	2.1
University of Ballarat	140	4,635	0.7
University of Canberra	201	8,925	1.3
The University of New England	414	16,392	2.3
The University of Newcastle	507	20,561	2.9
The University of New South Wales	768	30,180	4.3
The University of Queensland	790	30,844	4.4
University of South Australia	554	22,123	3.2
University of Southern Queensland	420	15,731	2.3
The University of Sydney	907	36,166	5.2
University of Tasmania	339	13,030	1.9
University of Technology, Sydney	588	23,491	3.4
University of the Sunshine Coast	112	4,052	0.6
The University of Western Australia	347	14,026	2.0
University of Western Sydney	696	28,111	4.0
University of Wollongong	327	13,092	1.9
Victoria University	344	14,040	2.0
Not Allocated	246		

Appendix 2.1 – Non-Indigenous respondent demographics

Table A.2.1 Summary of respondent demographics (% , weighted responses)

		Undergraduate			Postgraduate			All		
		FT	PT	All	FT	PT	All	FT	PT	All
Sex	Female	66.5	70.1	67.2	64.5	64.2	64.6	66.4	67.0	66.6
	Male	33.5	29.9	32.8	34.6	35.8	35.4	33.6	33.0	33.4
Age	19 and under	26.4	3.5	21.9	1.0	0.1	0.5	23.4	1.8	16.7
	20 to 24	56.4	23.3	49.8	26.1	4.6	11.8	52.8	13.7	40.7
	25 to 29	7.2	17.7	9.2	31.0	18.4	22.5	9.9	18.0	12.4
	30 to 39	5.7	28.4	10.2	22.1	34.1	30.0	7.6	31.2	14.9
	40 and above	4.4	27.1	8.9	19.8	42.7	35.3	6.3	35.3	15.3
Language at home	English	88.6	93.3	89.4	83.7	90.4	88.1	88.0	91.9	89.2
	Other	11.4	6.7	10.5	16.3	9.6	11.9	12.0	8.1	10.8
Disability	Yes	5.0	9.7	6.0	5.9	6.6	6.4	5.1	8.0	6.1
	No	95.0	90.3	94.0	94.1	93.4	93.6	94.9	92.0	93.9
Sole caregiver	Yes	3.4	12.6	5.3	6.4	11.3	9.7	3.8	12.0	6.4
	No	96.6	87.4	94.7	93.6	88.7	90.3	96.2	88.0	93.6
Dependent children	Yes	6.3	34.2	11.8	18.3	37.5	31.4	7.8	36.1	16.6
	No	93.7	65.8	88.2	81.2	61.8	68.6	92.2	63.9	83.4
Accomm.	Single rental	5.9	12.0	7.2	15.4	12.8	13.7	7.0	12.4	8.7
	Shared rental	22.9	17.5	21.9	30.0	16.6	21.0	23.7	17.0	21.6
	Owned	57.2	28.2	51.4	28.2	14.9	19.4	53.7	21.4	43.5
	College	6.2	0.5	5.1	1.5	0.5	0.9	5.7	0.5	4.1
	Informal	0.6	0.8	0.6	0.5	0.3	0.4	0.6	0.6	0.6
Type of school last attended	Government	49.1	51.4	49.5	54.3	54.5	54.4	49.8	53.0	50.8
	TAFE	6.6	18.4	9.1	3.6	5.8	5.1	6.3	12.2	8.2
	Catholic school	21.1	16.0	20.2	17.4	20.2	19.2	20.6	18.4	19.9
	Independent	22.6	12.5	20.6	23.0	18.8	20.2	22.6	15.9	20.5
	Other	0.6	0.4	0.6	1.8	0.8	1.1	0.7	0.6	0.7
Employment	Full-time	4.5	49.6	13.5	13.3	68.8	50.5	5.5	59.5	22.4
	Part-time	20.0	20.3	20.0	20.8	17.8	18.7	20.1	19.0	19.7
	Casual	60.6	49.6	52.0	47.0	7.8	20.8	59.0	12.3	44.5
	None	14.9	13.0	14.5	18.9	5.7	10.1	15.3	9.2	13.4
Award	Enabling	0.5	1.3	0.7	-	-	-	0.4	0.6	0.5
	Diploma	1.2	6.1	2.2	-	-	-	1.1	3.0	1.7
	Bachelor	91.2	86.3	90.2	-	-	-	80.4	41.6	68.3
	Bachelor Hons	7.1	6.3	6.9	-	-	-	6.2	3.0	5.2
	Grad. Cert/Dip	-	-	-	21.7	30.1	27.3	2.6	15.6	6.7
	Masters CW	-	-	-	25.2	50.0	41.8	3.0	25.8	10.1
	Masters Res.	-	-	-	5.2	5.5	5.4	0.6	2.9	1.3
	Prof. Doctorate	-	-	-	2.9	2.6	2.7	0.3	1.4	0.7
	PhD	-	-	-	45.0	11.8	22.8	5.3	6.1	5.5

Table A.2.1 continued

		Undergraduate			Postgraduate			All		All
		FT	PT	All	FT	PT	All	FT	PT	
Field of study	Sciences	8.7	4.5	7.7	11.5	3.1	5.9	9.0	3.7	7.3
	Info. Tech	2.3	4.3	2.7	3.4	4.0	3.8	11.4	4.2	3.0
	Engineering	6.8	4.8	6.3	5.1	2.9	3.6	18.0	3.8	5.6
	Architecture	2.6	1.5	2.3	1.2	1.2	1.2	20.4	1.4	2.1
	Ag. & Environ.	2.8	4.1	3.1	4.1	2.6	3.1	23.3	3.3	3.1
	Health	21.4	10.6	19.1	18.4	16.8	17.3	44.4	13.8	18.6
	Education	13.5	10.5	12.9	14.3	16.9	16.1	58.0	13.9	13.8
	Man. & Comm.	12.7	23.0	14.9	10.0	23.3	18.8	12.3	23.0	15.8
	Soc. & Culture	17.8	24.6	19.3	24.1	19.2	20.1	18.6	21.8	19.7
	Creative Arts	5.4	3.5	5.0	4.0	3.3	3.6	5.2	3.4	4.0
	Food & Hosp.	0.7	0.4	0.7	0.2	0.2	0.2	0.6	0.3	0.5
Combined	11.8	4.3	10.3	1.6	2.2	2.0	10.6	3.3	8.3	
Fee type	HECS-HELP	12.7	79.5	85.7	31.0	35.2	66.1	80.5	56.6	72.9
	<i>Up front</i>	21.0	32.7	23.2	21.1	39.4	33.8	21.0	34.9	24.5
	<i>Part deferred</i>	9.1	6.6	8.6	6.1	5.7	5.8	8.9	6.3	8.3
	<i>All deferred</i>	67.6	46.5	63.5	65.4	28.0	39.1	67.5	40.5	60.6
	<i>Deferred but taxed</i>	2.3	14.2	4.6	7.3	26.9	21.2	2.5	18.3	6.6
	Full fees	5.1	8.7	5.8	15.4	34.5	28.1	6.4	21.9	11.2
	<i>Up front</i>	78.3	85.3	80.2	51.6	69.6	66.7	70.9	72.7	72.0
	<i>Part deferred</i>	3.6	1.3	2.9	4.3	4.1	4.1	3.9	3.5	3.6
	<i>All deferred</i>	15.4	9.3	13.6	39.6	19.8	23.2	22.0	17.8	19.4
	<i>Deferred but taxed</i>	1.4	2.0	1.8	3.3	5.0	4.8	2.0	4.5	3.7
	<i>Bank loan</i>	11.3	2.1	1.5	1.2	1.2	1.2	1.3	11.4	1.3
	None/exempt	1.11	1.7	1.2	46.5	17.5	27.0	6.4	9.8	7.4
	Study mode	On campus	94.7	51.6	86.1	84.1	44.8	57.7	93.4	48.1
Off campus		3.2	44.3	11.4	11.8	45.5	34.4	4.3	44.9	16.9
Mixed mode		2.1	4.1	2.5	4.0	9.7	7.9	2.3	7.0	3.8
Years enrolled	1	28.9	28.6	29.0	45.8	52.2	50.1	30.9	40.8	34.1
	2	27.8	27.6	27.7	24.8	31.7	29.4	27.4	29.5	28.0
	3	26.6	31.8	27.6	16.7	9.3	11.7	25.4	20.3	23.8
	4	12.7	9.9	12.0	9.9	4.3	6.2	12.3	7.1	10.7
	5+	3.9	2.0	3.6	2.8	2.5	2.6	3.9	2.3	3.4

Appendix 2.2 – Indigenous respondent demographics

Table A.2.2 Summary of respondent demographics (% , weighted responses)

		Undergraduate			Postgraduate			All
		FT	PT	All	FT	PT	All	
Sex	Female	70.7	72.0	70.6	58.1	72.7	66.7	69.7
	Male	29.3	28.0	29.4	37.7	27.3	33.3	30.3
Age	19 and under	18.5	4.7	15.5	1.5	0.0	0.6	12.6
	20 to 24	38.5	22.0	34.7	4.9	1.2	2.9	28.9
	25 to 29	8.0	18.5	10.5	17.5	9.8	11.8	10.7
	30 to 39	16.7	28.0	19.3	26.9	40.5	31.6	21.7
	40 and above	18.3	26.7	20.1	49.2	48.5	46.7	26.1
Language at home	English	97.4	96.2	97.2	96.3	96.3	95.9	97.0
	Other	2.6	3.8	2.8	3.7	3.7	3.5	3.0
Disability	Yes	14.1	17.1	14.4	13.0	18.1	15.7	15.0
	No	85.9	82.9	84.0	87.0	81.5	82.1	85.0
Sole caregiver	Yes	15.6	24.2	17.5	21.0	27.7	24.0	18.8
	No	84.4	75.8	82.5	79.0	72.3	75.3	81.2
Dependent children	Yes	23.4	41.2	27.3	36.2	48.3	42.3	30.2
	No	76.6	58.8	72.7	63.8	51.7	55.9	69.8
Accomm.	Single rental	16.5	21.6	17.7	24.9	22.8	23.2	18.9
	Shared rental	32.6	21.5	29.9	27.3	13.3	19.2	27.8
	Owned	40.7	48.2	42.3	42.5	53.5	49.4	43.7
	College	6.7	4.0	6.0	2.9	0.0	1.3	4.9
	Informal	1.8	1.8	1.8	0.9	2.1	1.5	1.8
Type of school last attended	Government	60.3	54.5	59.1	65.8	67.2	63.0	60.1
	TAFE	17.8	25.6	19.6	13.9	9.3	10.5	18.0
	Catholic school	14.8	10.2	13.7	16.4	17.4	17.3	14.5
	Independent	7.0	6.7	6.9	2.9	4.7	4.1	6.5
	Other	0.0	3.1	0.7	1.0	1.4	1.2	0.9
Employment	Full-time	15.3	47.7	22.5	39.4	73.3	47.4	27.8
	Part-time	15.5	16.6	16.2	20.7	10.3	11.3	15.3
	Casual	40.7	15.9	34.6	13.2	7.8	14.7	30.9
	None	28.6	19.9	26.6	26.6	8.6	21.2	26.0
Income	Youth Allow.	6.7	1.0	5.4	1.6	0.8	1.1	5.4
	Standard- at home	45.1	72.8	46.6	-	-	1.0	46.6
	Standard- away	50.4	0.0	47.6	-	-	0.4	47.6
	Special unemp.							
	Not sure of rate	4.5	27.2	5.8				5.8
	Unemp. benefits	0.6	1.5	0.8	0	2.2	1.7	0.8
	Pension	7.3	9.4	7.7	3.7	7.6	6.0	7.7
	Fam. Par. Allowance	8.2	18.9	10.6	6.3	9.0	7.5	10.6
	APA Schol.	0.3	0.0	0.2	10.8	3.4	6.5	0.2
	APAI school.	0.0	0.0	0.0	1.3	1.3	1.2	0
	Other stipend	13.1	3.9	11.0	9.3	4.0	6.1	11.0
	Cadetship	13.6	3.3	11.4	4.7	2.4	3.3	11.4
	Other gov't	7.8	4.6	6.9	5.8	5.8	5.6	6.9

Table A.2.2 continued

		Undergraduate			Postgraduate			All
		FT	PT	All	FT	PT	All	
Award	Enabling	4.7	3.9	4.7	-	-	-	3.8
	Diploma	4.2	10.9	5.8	-	-	-	4.7
	Bachelor	86.8	79.4	84.7	-	-	-	68.4
	Bachelor Hons	4.3	5.9	4.7	-	-	-	3.8
	Grad. Cert/Dip	-	-	-	32.3	34.7	34.9	6.7
	Masters CW	-	-	-	18.5	34.7	27.3	5.2
	Masters Res.	-	-	-	13.8	6.0	9.5	1.8
	Prof. Doctorate	-	-	-	2.8	3.7	3.2	0.6
	PhD	-	-	-	32.6	20.8	25.2	4.8
Field of study	Sciences	6.9	2.3	5.8	5.4	1.8	3.3	5.3
	Info. Tech	1.2	2.4	1.5	0.5	1.5	1.0	1.4
	Engineering	2.0	5.1	2.7	1.0	0.0	0.4	2.3
	Architecture	1.5	0.9	1.3	0.8	0.6	0.7	1.2
	Ag. & Environ.	1.6	1.4	1.5	0.5	2.1	1.4	1.5
	Health	17.7	10.2	15.9	33.5	14.2	23.4	17.3
	Education	26.8	18.3	24.8	15.9	21.3	19.3	23.7
	Man. & Comm.	8.4	16.1	10.2	4.5	19.3	13.0	10.6
	Soc. & Culture	23.6	30.9	25.2	30.5	25.2	27.0	25.2
	Creative Arts	93.3	2.4	8.8	4.2	5.4	4.7	5.7
	Food & Hosp.	0.1	0.6	0.2	1.1	0.0	0.5	0.3
	Combined	8.7	4.6	7.7	4.4	4.2	4.1	7.0
Fee type	HECS-HELP	92.8	92.6	92.7	48.1	43.8	45.9	83.7
	<i>Up front</i>	7.9	16.1	9.7	10.2	22.8	18.1	10.6
	<i>Part deferred</i>	5.9	7.9	6.2	8.3		3.7	5.9
	<i>All deferred</i>	79.3	59.7	74.8	71.4	36.3	53.0	72.7
	<i>Deferred but taxed</i>	7.0	16.3	9.3	10.1	40.8	25.2	10.9
	Full fees	2.3	5.0	2.9	14.8	32.3	24.9	7.0
	<i>Up front</i>	70.9	87.6	77.0	48.6	55.0	56.0	62.8
	<i>Part deferred</i>							
	<i>All deferred</i>	8.3		5.3	35.4	27.8	28.1	20.7
	<i>Deferred but taxed</i>	20.8	12.4	17.8	16.0	7.6	9.4	12.1
	<i>Bank loan</i>					9.6	6.5	4.4
None/exempt	4.9	2.5	4.4	37.1	23.9	29.2	8.3	
Study mode	On campus	72.8	38.7	64.9	59.3	39.8	48.9	61.4
	Off campus	9.7	43.1	17.5	19.9	54.2	39.9	21.9
	Mixed mode	17.3	18.2	17.6	17.1	5.9	11.2	16.7
Years enrolled	1	33.0	41.9	35.6	41.9	50.2	46.8	37.6
	2	27.0	21.1	25.2	18.0	29.2	25.5	25.7
	3	26.4	23.7	25.6	31.0	13.8	20.2	24.3
	4	10.3	9.1	10.1	7.8	5.4	6.1	9.5
	5+	3.30	4.1	3.4	1.2	1.4	0.7	2.9

Appendix 3 – Survey questionnaires



2006 National Survey

of

University Student Finances

Dear student,

You are invited to participate in this important national survey of Australian postgraduate and undergraduate university students. This survey seeks information about your financial situation during 2006 and any effect it has had on your studies. The findings will be used by universities in planning and delivering more appropriate services, and to influence national policy in relation to the financing and support of students in higher education, including student income support measures.

This survey is only for domestic students, if you are an international student *please do not complete the survey*.

Your participation is entirely voluntary and anonymous. You have been sent this survey as your name was selected in a random sample of students chosen by your university. Please be assured that your university has not passed on your personal details to the research team, and we have no means of identifying individual respondents.

The questionnaire should take about 30 minutes to complete. We understand that students receive a number of surveys over the course of their study, and appreciate your assistance. Most questions only require you to circle an option or tick a box. We would like to hear from you within a week or two, but the sooner the better.

Please return the completed questionnaire in the reply-paid envelope provided.

PART 1 Course related matters

1. At which university are you enrolled? _____

2. In what course are you now enrolled?
(Please tick one)

Enabling course (eg. foundation studies, a tertiary preparation certificate)	<input type="checkbox"/>
Diploma or Advanced Diploma	<input type="checkbox"/>
Bachelor's Degree (pass degree)	<input type="checkbox"/>
Bachelors Honours Degree	<input type="checkbox"/>
Graduate Certificate, Graduate or Postgraduate Diploma (or preliminary course)	<input type="checkbox"/>
Masters by Coursework (or coursework and minor thesis)	<input type="checkbox"/>
Masters by Research	<input type="checkbox"/>
Professional Doctorate	<input type="checkbox"/>
Doctorate by Research (PhD)	<input type="checkbox"/>

3. What is your main field of study?
(Please tick one only, unless you are doing a double/combined degree)

Natural and Physical Sciences	<input type="checkbox"/>
Information Technology	<input type="checkbox"/>
Engineering and Related Technologies	<input type="checkbox"/>
Architecture and Building	<input type="checkbox"/>
Agriculture, Environmental and Related Studies	<input type="checkbox"/>
Health	<input type="checkbox"/>
Education	<input type="checkbox"/>
Management and Commerce	<input type="checkbox"/>
Economics	<input type="checkbox"/>
Society and Culture (Humanities, Psychology, Social Sciences)	<input type="checkbox"/>
Law	<input type="checkbox"/>
Creative Arts	<input type="checkbox"/>
Food, Hospitality and Personal Services	<input type="checkbox"/>

4. What is your mode of study?

On campus (internal)	<input type="checkbox"/>
Off campus (including distance/on-line studies)	<input type="checkbox"/>
Mixed mode (block release) / other	<input type="checkbox"/>

5. In what (equivalent full time) year of your course are you? _____ year

6. What is your type of attendance?
(If full-time, go to question 10)

Full-time	<input type="checkbox"/>
Part-time	<input type="checkbox"/>

This project has been commissioned by the Australian Vice-Chancellors' Committee, and is being undertaken by the Centre for the Study of Higher Education at the University of Melbourne. The Principal Researcher is Professor Richard James. This survey has been cleared by the Human Research Ethics Committee at the University of Melbourne. If you have any concerns about the conduct of this research project, you can contact the Executive Officer, Human Research Ethics, The University of Melbourne, ph: 8344 2073; fax 9347 6739, quoting HREC number: 0602277

7. If studying part-time, please indicate how important each of the following reasons were in your decision to study part-time.

	Not at all important ↓			Very important ↓	
	1	2	3	4	5
To fit in with employment	1	2	3	4	5
Family commitments	1	2	3	4	5
Lack of income support	1	2	3	4	5
Course/timetabling restrictions	1	2	3	4	5
Distance from university	1	2	3	4	5
Cost of tuition/course fees	1	2	3	4	5
A disability	1	2	3	4	5
Only need a few units to complete	1	2	3	4	5
Another reason	1	2	3	4	5

8. If 'Another reason' was important, what was that reason?

9. If a financial reason was important in your decision to study part-time, would you prefer to be studying full-time if your financial circumstances permitted it? Yes No

PART 2 Personal Details

10. Your gender: Female Male

11. Your date of birth: _____ day, _____ month, _____ year.

12. What is the postcode of your permanent home address? _____

13. Do you speak English as the main language at your home? Yes No

If not English, what language do you speak at home? _____

14. If you were not born in Australia, what year did you first arrive to take up residence in Australia? _____

15. Are you are an Aboriginal or Torres Strait Islander? Yes No

If so, which of the following best describes your background:

Aboriginal Torres Strait Islander Aboriginal and Torres Strait Islander

16. Do you have a disability, impairment or long term medical condition which may affect your studies? Yes No

17. During semester do you live with... (Tick all applicable)

Parent/s or guardian/s
 Other relatives
 Friends / housemates
 Your partner/spouse
 Your children
 Alone

18. Type of accommodation during this semester:

Single rental accommodation
 Shared rental accommodation
 Accommodation owned by your parents / partner / housemate
 Accommodation you own
 A residential college or hall
 Informal living arrangements (no fixed address)

Or, another situation? _____

19. Are you the sole caregiver of any person/s (e.g. children, an elderly parent)? Yes No

20. Do you have financially dependent children? Yes No
 If yes, how many? _____

21. What type of secondary school did you last attend? (please answer even if this was some time ago)

Government high school
 TAFE or technical school
 Catholic school
 Independent school
 Other (e.g. home schooled)

PART 3 Your sources of income and other assistance

22. Do you receive any of the following government benefits or government/university scholarships?

(Please tick both the benefit and rate you receive)

- | | |
|---|---|
| <input type="checkbox"/> Youth Allowance
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Austudy Payment
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Abstudy Payment
<input type="checkbox"/> Standard rate
<input type="checkbox"/> Away from home rate
<input type="checkbox"/> Independent rate
<input type="checkbox"/> Masters and PhD rate
<input type="checkbox"/> Not sure of rate | <input type="checkbox"/> Unemployment benefits
<input type="checkbox"/> Pension or equivalent
<input type="checkbox"/> Family/Parenting Allowance
<input type="checkbox"/> An Australian Postgraduate Award (APA) Scholarship
<input type="checkbox"/> An Australian Postgraduate Award – Industry (APAI) scholarship
<input type="checkbox"/> Another university-provided scholarship or living stipend
(including undergraduate scholarships)
Please specify kind: _____
Please specify amount per annum\$ _____

<input type="checkbox"/> Government or private sector cadetship

<input type="checkbox"/> Other government or university income support.
Please specify kind: _____
Please specify amount per annum\$ _____ |
|---|---|

23. Do you have any brief comments to make about these income support measures as they affect you?

For example, issues such as work restrictions on scholarships/benefits, the suspension of Centrelink benefits, or the impact of tax

24. Do any of the following apply to you?

- | | |
|---|---|
| <input type="checkbox"/> I applied for Austudy / Abstudy / Youth allowance, but my application was rejected
<input type="checkbox"/> I wanted to apply for Austudy / Abstudy / Youth allowance, but did not think I would be successful
<input type="checkbox"/> I wanted to apply for Austudy / Abstudy / Youth allowance, but it was too complicated
<input type="checkbox"/> I wanted to apply for Austudy / Abstudy / Youth allowance, but the form was too long to complete
<input type="checkbox"/> I receive Austudy / Abstudy / Youth allowance, but I do not get the full rate
<input type="checkbox"/> I didn't know about Austudy / Abstudy / Youth Allowance | <input type="checkbox"/> Yes
<input type="checkbox"/> No |
|---|---|

25. If your application was rejected,

OR you did not apply as you expected a rejection,

OR you were not offered the full rate,

what was the reason?

Another reason? _____

- | | |
|---|---|
| <input type="checkbox"/> Own income too high
<input type="checkbox"/> Own assets too high
<input type="checkbox"/> Parents' income/assets too high
<input type="checkbox"/> Partner's income/assets too high
<input type="checkbox"/> Completed too much study
<input type="checkbox"/> Not undertaking full-time courseload
<input type="checkbox"/> Course excluded under the rules (for example, Higher Degrees)
<input type="checkbox"/> I did not fill out the form correctly | <input type="checkbox"/> Yes
<input type="checkbox"/> No |
|---|---|

26. Do you receive any of the following supplementary benefits?

(Tick all applicable)

- | | |
|---|---|
| <input type="checkbox"/> Pensioner Education Supplement
<input type="checkbox"/> Health Care Card
<input type="checkbox"/> Commonwealth Rent Assistance
<input type="checkbox"/> Commonwealth Education Costs Scholarship (CECS)
<input type="checkbox"/> Commonwealth Accommodation Scholarship (CAS)
<input type="checkbox"/> State Authority Rent Assistance
<input type="checkbox"/> Tertiary student transport concession card | <input type="checkbox"/> Yes
<input type="checkbox"/> No |
|---|---|

27. Have you been in paid employment or self-employed at any time during the last twelve months?

- | |
|--|
| <input type="checkbox"/> No
<input type="checkbox"/> Full-time
<input type="checkbox"/> Part-time
<input type="checkbox"/> Casual |
|--|

28. How many hours, on average, do you work per week?

During semester: _____ hours
 During semester breaks: _____ hours

29. If you are in paid employment, in a typical week do you work at...

- | | |
|--|---|
| <input type="checkbox"/> one place of employment / one job
<input type="checkbox"/> two places of employment / two jobs
<input type="checkbox"/> three or more places of employment / three or more jobs | <input type="checkbox"/> Yes
<input type="checkbox"/> No |
|--|---|

30. Are you financially dependent on, or supported by, your partner or your parents/guardians?

(Tick all applicable)

- | | |
|---|---|
| <input type="checkbox"/> Yes, parents
<input type="checkbox"/> Yes, partner
<input type="checkbox"/> Yes, other | <input type="checkbox"/> Yes
<input type="checkbox"/> No |
|---|---|

31. If yes, what is this person's (or these people's) situation?

(Tick all applicable)

- | | |
|---|---|
| <input type="checkbox"/> Full-time worker
<input type="checkbox"/> Part-time worker
<input type="checkbox"/> Casual worker
<input type="checkbox"/> Unemployed | <input type="checkbox"/> Home carer
<input type="checkbox"/> Self-employed
<input type="checkbox"/> Pensioner/retired
<input type="checkbox"/> Student
<input type="checkbox"/> Other |
|---|---|

In your opinion, to what extent does supporting your studies put financial pressure on this person (or these people)?

Not at all ↓				A great deal ↓
1	2	3	4	5

Please comment: _____

32. During 2006, how often have you relied on cash assistance (from parent, partner, etc) which you do not have to repay?

	Never ↓				Very often ↓
	1	2	3	4	5
How often do you receive irregular assistance from others, such as having bills paid on your behalf?	1	2	3	4	5
How often do you receive the following non-cash assistance:					
Meals provided	1	2	3	4	5
Free accommodation	1	2	3	4	5
Use of telephone	1	2	3	4	5
Use of a computer/printer	1	2	3	4	5
Clothing	1	2	3	4	5
Use of motor vehicle	1	2	3	4	5
Childcare	1	2	3	4	5
Loan or gift of textbooks	1	2	3	4	5
Other	1	2	3	4	5

How often do you receive irregular assistance from others, such as having bills paid on your behalf?

How often do you receive the following non-cash assistance:

Meals provided

Free accommodation

Use of telephone

Use of a computer/printer

Clothing

Use of motor vehicle

Childcare

Loan or gift of textbooks

Other

33. If you relied on any of the kinds of support above (at questions 32), from whom did/do you receive the assistance? (Tick all applicable):

	Minor Source	Major Source
Parents	<input type="checkbox"/>	<input type="checkbox"/>
Relatives	<input type="checkbox"/>	<input type="checkbox"/>
Friends	<input type="checkbox"/>	<input type="checkbox"/>
Partner/spouse	<input type="checkbox"/>	<input type="checkbox"/>
Employer	<input type="checkbox"/>	<input type="checkbox"/>
Child (inc. alimony)	<input type="checkbox"/>	<input type="checkbox"/>
University	<input type="checkbox"/>	<input type="checkbox"/>
Student organization	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

34. In the course of your studies, have you relied on any of the following free or subsidized services provided by your student union or guild? (Tick all applicable)

Legal advice	<input type="checkbox"/>
Healthcare	<input type="checkbox"/>
Childcare	<input type="checkbox"/>
Counseling	<input type="checkbox"/>
Academic advocacy	<input type="checkbox"/>

Other _____

35. If you had to pay the full cost of services such as these, could you afford this? Yes, without difficulty
Yes, with difficulty
No

36. Estimate of your total income for 2006

Please indicate your approximate total disposable income for the whole of 2006.

Please indicate the after tax (net) amount in whole dollars.

Your take-home income from paid employment (after tax) \$	_____
Your take-home income from scholarship or studentship stipend \$	_____
Austudy/Abstudy/Youth Allowance \$	_____
Other Centrelink payments \$	_____
Family Allowance \$	_____
Rent Relief/Assistance \$	_____
Regular allowance \$	_____
Irregular amounts received \$	_____
Other income, e.g. interest, dividends, sale of goods, child support, alimony \$	_____
Any other take-home pay \$	_____

The above amounts should represent total estimated net income for 2006.

PART 4 Your expenditure details

37. What are the fees for your course this year, and how are they paid?

- | Fee | Payment method |
|---|--|
| <input type="checkbox"/> HECS-HELP (also known as a Commonwealth Supported Place, and formerly known as HECS), and: | <input type="checkbox"/> I paid it all up front |
| | <input type="checkbox"/> I deferred part of the payment, but paid some up front |
| | <input type="checkbox"/> I deferred the entire payment |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| <input type="checkbox"/> Full-fees (also known as an Australian Fee Place), and: | <input type="checkbox"/> I paid my fees up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for part of the fees, but paid some up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for the entire fee amount |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| | <input type="checkbox"/> I took out a bank loan (or similar) to pay for my fees |
| <input type="checkbox"/> None (ie. exempt from HECS for undergraduates, or RTS place for research students) | |

38. If someone else paid, or helped to pay, your fees, who were they?
(Tick all applicable)

- Parents Partner/spouse
 Relatives or friends Employer

If other, who? _____

39. How much were your full-fees or HECS-HELP fees this year? \$ _____

40. Do you have savings which you could use in the event of serious financial difficulty? Yes No
 During 2006, have you used up any savings (other than income from your current job) in order to study? Yes No

41. Have you obtained repayable loans in 2006 to enable you to continue your studies (excluding HELP loans), for example credit cards, a personal loan from a bank or from a family member? If so, please indicate approximate amounts borrowed against each source

Government \$ _____	Parents/guardians \$ _____
Bank/financial institutions \$ _____	Relatives or friends \$ _____
Credit cards \$ _____	Partner or spouse \$ _____
University/student assoc \$ _____	Other \$ _____

42. Do you currently pay interest on any such loans? Yes No

43. Estimate of your total expenses for 2006

Please complete the following expenditure budget for this calendar year. Please make as realistic an estimate as possible.

If you are living at your parent's home or in a share-house, only provide details in respect of your own income and expenditure. If household incomes are combined for outgoing expenditure (partnership or family), you may provide details of the full household budget, and indicate how many adults and children your budget is covering: Adults = _____ Children = _____

Please take a moment to think about the expenses listed below—they should represent all your expenses for 2006

General expenses in 2006: Please indicate the average amount per MONTH

Food and household supplies: e.g. groceries, rent, mortgage, utilities, etc \$ _____
 Medical and health costs (inc. optical etc) \$ _____
 Transport costs including vehicle running costs and/or public transport, taxis, etc \$ _____
 Personal costs such as entertainment costs, childcare, holidays, life insurance, clothes, etc \$ _____
 Credit/loan commitments (excluding HECS-HELP, FEE-HELP etc) \$ _____
 Childcare \$ _____
 Other expenses not included elsewhere, except study related items listed below \$ _____

Study-related expenses in 2006: Please indicate the amount per YEAR

Textbooks \$ _____
 Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc \$ _____
 Personal computer/laptop purchase or hire \$ _____
 Other computer related costs e.g. software, Internet access \$ _____
 Other university costs e.g. late enrolment fees, library fines etc \$ _____
 Union/Guild/Sports Union fees \$ _____
 Other study related items \$ _____

44. How difficult is it for you to afford the following:

	Not difficult at all ↓			Very difficult ↓	
	1	2	3	4	5
Textbooks	1	2	3	4	5
Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc	1	2	3	4	5
Personal computer/laptop purchase or hire	1	2	3	4	5
Other computer related costs e.g. software, Internet access	1	2	3	4	5
Other university costs e.g. late enrolment fees, library fines etc	1	2	3	4	5
Union/Guild/Sports Union fees	1	2	3	4	5
Other study related items	1	2	3	4	5

45. If someone else helped you pay for these study-related costs, about how much did they contribute?

\$ _____

46. Please estimate the total cash value of your assets (such as car, boat, house, shares, etc):

- under \$10,000
 \$10,000 to 20,000
 \$20,000 to \$50,000
 \$50,000 to \$100,000
 over \$100,000

47. Please estimate the debts, if any, that you expect to have when you have completed your studies. (Include only debt accrued to pay for cost of study, or cost of living in order to study)

HECS-HELP and FEE-HELP debt to the Commonwealth \$ _____

Interest-bearing debt (Credit-card, personal loan) \$ _____

Interest-free debt (loans from family of friends) \$ _____

Anticipated total debt \$ _____

PART 5 How your financial situation affects your university study

48. Before you began undergraduate studies, did you take a 'gap year' between year twelve and university?

- Yes
 No
 Not applicable

49. If so, what was your **primary** reason for doing so?

- I needed a break
 I wanted 'real world experience'
 I needed to save some money in order to pay for my university studies
 I needed to be sure that I wanted to go to university
 I needed to establish independent status for Centrelink purposes
 Other _____

50. What is your home computer access?

- I own a computer adequate for my study needs
 I own a computer, but it is not adequate for my study needs
 I have access to a computer at home which is adequate for my study needs
 No, I don't need a computer
 No, I can't afford a computer
 Other _____

51. Do you have Internet access at home?

- Yes, broadband
 Yes, dial-up
 Yes, I have home internet, but cannot afford a service which is adequate for study
 No, I don't need it
 No, I can't afford it
 Other _____

52. Did your financial circumstances influence your: (Please tick as many as applicable)

- choice of course
 choice of university
 mode of study

53. Would you like to undertake more study immediately upon completion of your current course?

- Yes
 No

54. If you have to pay full fees for this further course, are the fees likely to deter you from undertaking the course?

- Yes
 No
 Unsure

55. Please indicate your level of agreement with the following statements:

	Strongly disagree ↓				Strongly agree ↓
	1	2	3	4	5
My financial situation is often a source of worry for me	1	2	3	4	5
I don't worry much about debt—everyone has debt these days	1	2	3	4	5
It's worth getting into debt to get an education	1	2	3	4	5
I regularly go without food or other necessities because I cannot afford them	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford to travel to campus	1	2	3	4	5
In the future, my financial situation is making me think I will probably:					
Discontinue my course	1	2	3	4	5
Defer from my course	1	2	3	4	5
Take leave of absence from my course	1	2	3	4	5
(For research students only): Lapse my candidature	1	2	3	4	5
If you have dependent children: I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford childcare/after hours school care	1	2	3	4	5
If you have dependents (children or adults): It is very difficult for me to afford to support those who are dependent on me	1	2	3	4	5
If you work: My work commitments adversely affect my performance at university	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I need to attend paid employment	1	2	3	4	5
I chose to do the work I (most often) do because it will progress my career and help me reach my career goals	1	2	3	4	5
The work I (most often) do is of little value to me, except for the money it brings	1	2	3	4	5
The type of work I do is related to my studies	1	2	3	4	5

56. If you attend classes or undertake research on-campus, what are the main forms of transport you use during semester to and from University? (You may circle more than one)

- Public transport
- Own motor vehicle/motorcycle
- Other vehicle/lift/car pool
- Bicycle
- Walk

57. Have you had to defer your studies because you could not afford to study?

- No
- Yes

If yes, for how long (in total) did you defer? _____ years, _____ months

58. If you work, do you receive any of the following forms of assistance from your employer in regard to your studies?

- Paid study leave
- Unpaid study leave
- Unpaid study leave Flexibility in working hours

Undergraduates, please proceed to the next page

Questions for postgraduate students—please only answer if you are a postgraduate student.

I. Thinking about travel either nationally or internationally for conference attendance or research, please indicate:

- I need to attend such conferences/study sites but can't afford to do so
- I do/will attend such conferences/study sites, but rely on financial assistance to do so
- I can afford to attend such conferences/study sites
- This is not applicable to me

II. For research postgraduates

Does your university or department provide (please tick as many as appropriate):

- On campus private study space/office
- On campus shared office
- On campus sole-use desk
- On campus shared desk
- On campus sole-use computer
- Home internet access

Are these arrangements adequate for you?

- Yes No

III. For PhD students holding APA or APAI scholarships

The Research Training Scheme allows up to four years EFT for enrolment in a PhD. The APA and similar scholarships are usually available for up to three years. Do you expect to have completed your thesis/research by the time your scholarship expires?

- Yes
- Yes, but I really need longer
- No

If you answered 'no', how will you finance your studies until you have finished?



2006 National Survey

of

University Student Finances

Questionnaire for Indigenous Higher Education Students

Dear student,

You are invited to participate in this important national survey of Australian postgraduate and undergraduate university students. As part of this survey we are writing to all Indigenous students, as we recognize that there may be particular financial pressures faced by Indigenous Australians. This survey seeks information about your financial situation during 2006 and any effect it has had on your studies. The findings will be used by universities in planning and delivering more appropriate services, and to influence national policy in relation to the financing and support of students in higher education, including student income support measures.

Your participation is entirely voluntary and anonymous. You have been sent this survey as you have indicated to your university that you are an Indigenous student. Please be assured that your university has not passed on your personal details to the research team, and we have no means of identifying individual respondents.

The questionnaire should take about 30 minutes to complete. We understand that students receive a number of surveys over the course of their study, and appreciate your assistance. Most questions only require you to circle an option or tick a box. We would like to hear from you within a week or two, but the sooner the better.

Please return the completed questionnaire in the reply-paid envelope provided. If you are not an Indigenous student please do not complete this survey.

PART 1 Course related matters

1. At which university are you enrolled? _____

2. In what course are you now enrolled? Enabling course (eg. foundation studies, a tertiary preparation certificate)
 (Please tick one) Diploma or Advanced Diploma
Bachelor's Degree (pass degree)
Bachelors Honours Degree
Graduate Certificate, Graduate or Postgraduate Diploma (or preliminary course)
Masters by Coursework (or coursework and minor thesis)
Masters by Research
Professional Doctorate
Doctorate by Research (PhD)

3. What is your main field of study? Natural and Physical Sciences
 (Please tick one only, unless you are doing a double/combined degree) Information Technology
Engineering and Related Technologies
Architecture and Building
Agriculture, Environmental and Related Studies
Health
Education
Management and Commerce
Economics
Society and Culture (Humanities, Psychology, Social Sciences)
Law
Creative Arts
Food, Hospitality and Personal Services

4. What is your mode of study? On campus (internal)
Off campus (including distance/on-line studies)
Mixed mode (block release) / other

5. In what (equivalent full time) year of your course are you? _____ year

6. What is your type of attendance? Full-time
 (If full-time, go to question 10) Part-time

7. If studying part-time, please indicate how important each of the following reasons were in your decision to study part-time.

	Not at all important ↓			Very important ↓	
	1	2	3	4	5
To fit in with employment	1	2	3	4	5
Family commitments	1	2	3	4	5
Lack of income support	1	2	3	4	5
Course/timetabling restrictions	1	2	3	4	5
Distance from university	1	2	3	4	5
Cost of tuition/course fees	1	2	3	4	5
A disability	1	2	3	4	5
Only need a few units to complete	1	2	3	4	5
Another reason	1	2	3	4	5

8. If 'Another reason' was important, what was that reason?

9. If a financial reason was important in your decision to study part-time, would you prefer to be studying full-time if your financial circumstances permitted it? Yes No

PART 2 Personal Details

10. Your gender: Female Male

11. Your date of birth: _____ day, _____ month, _____ year.

12. What is the postcode of your permanent home address? _____

13. Do you speak English as the main language at your home? Yes No

If not English, what language do you speak at home? _____

14. If you were not born in Australia, what year did you first arrive to take up residence in Australia? _____

15. Are you are an Aboriginal or Torres Strait Islander? Yes No

If so, which of the following best describes your background:

Aboriginal Torres Strait Islander Aboriginal and Torres Strait Islander

16. Do you have a disability, impairment or long term medical condition which may affect your studies? Yes No

17. During semester do you live with... (Tick all applicable)

Parent/s or guardian/s

Other relatives

Friends / housemates

Your partner/spouse

Your children

Alone

18. Type of accommodation during this semester:

Single rental accommodation

Shared rental accommodation

Accommodation owned by your parents / partner / housemate

Accommodation you own

A residential college or hall

Informal living arrangements (no fixed address)

Or, another situation? _____

19. Are you the sole caregiver of any person/s (e.g. children, an elderly parent)? Yes No

20. Do you have financially dependent children? Yes No

If yes, how many? _____

21. What type of secondary school did you last attend? (please answer even if this was some time ago)

Government high school

TAFE or technical school

Catholic school

Independent school

Other (e.g. home schooled)

PART 3 Your sources of income and other assistance

22. Do you receive any of the following government benefits or government/university scholarships?

(Please tick both the benefit and rate you receive)

- | | |
|---|---|
| <input type="checkbox"/> Youth Allowance
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Austudy Payment
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Abstudy Payment
<input type="checkbox"/> Standard rate
<input type="checkbox"/> Away from home rate
<input type="checkbox"/> Independent rate
<input type="checkbox"/> Masters and PhD rate
<input type="checkbox"/> Not sure of rate | <input type="checkbox"/> Unemployment benefits
<input type="checkbox"/> Pension or equivalent
<input type="checkbox"/> Family/Parenting Allowance
<input type="checkbox"/> An Australian Postgraduate Award (APA) Scholarship
<input type="checkbox"/> An Australian Postgraduate Award – Industry (APAI) scholarship
<input type="checkbox"/> Another university-provided scholarship or living stipend
(including undergraduate scholarships)
Please specify kind: _____
Please specify amount per annum\$ _____

<input type="checkbox"/> Government or private sector cadetship

<input type="checkbox"/> Other government or university income support.
Please specify kind: _____
Please specify amount per annum\$ _____ |
|---|---|

23. Do you have any brief comments to make about these income support measures as they affect you?

For example, issues such as work restrictions on scholarships/benefits, the suspension of Centrelink benefits, or the impact of tax

24. Do any of the following apply to you?

- | | |
|--|--------------------------|
| I applied for Austudy / Abstudy / Youth allowance, but my application was rejected | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but did not think I would be successful | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but it was too complicated | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but the form was too long to complete | <input type="checkbox"/> |
| I receive Austudy / Abstudy / Youth allowance, but I do not get the full rate | <input type="checkbox"/> |
| I didn't know about Austudy / Abstudy / Youth Allowance | <input type="checkbox"/> |

25. If your application was rejected,

OR you did not apply as you expected a rejection,

OR you were not offered the full rate,

what was the reason?

Another reason? _____

- | | Yes | No |
|---|--------------------------|--------------------------|
| Own income too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Own assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Parents' income/assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Partner's income/assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Completed too much study | <input type="checkbox"/> | <input type="checkbox"/> |
| Not undertaking full-time course/load | <input type="checkbox"/> | <input type="checkbox"/> |
| Course excluded under the rules (for example, Higher Degrees) | <input type="checkbox"/> | <input type="checkbox"/> |
| I did not fill out the form correctly | <input type="checkbox"/> | <input type="checkbox"/> |

26. Do you receive any of the following supplementary benefits?

(Tick all applicable)

- | | |
|---|--------------------------|
| Pensioner Education Supplement | <input type="checkbox"/> |
| Health Care Card | <input type="checkbox"/> |
| Commonwealth Rent Assistance | <input type="checkbox"/> |
| Commonwealth Education Costs Scholarship (CECS) | <input type="checkbox"/> |
| Commonwealth Accommodation Scholarship (CAS) | <input type="checkbox"/> |
| State Authority Rent Assistance | <input type="checkbox"/> |
| Tertiary student transport concession card | <input type="checkbox"/> |

27. Have you been in paid employment or self-employed at any time during the last twelve months?

- | | |
|-----------|--------------------------|
| No | <input type="checkbox"/> |
| Full-time | <input type="checkbox"/> |
| Part-time | <input type="checkbox"/> |
| Casual | <input type="checkbox"/> |

28. How many hours, on average, do you work per week?

During semester: _____ hours
 During semester breaks: _____ hours

29. If you are in paid employment, in a typical week do you work at...

- | | |
|---|--------------------------|
| one place of employment / one job | <input type="checkbox"/> |
| two places of employment / two jobs | <input type="checkbox"/> |
| three or more places of employment / three or more jobs | <input type="checkbox"/> |

30. Are you financially dependent on, or supported by, your partner or your parents/guardians?

(Tick all applicable)

- | | |
|--------------|--------------------------|
| No | <input type="checkbox"/> |
| Yes, parents | <input type="checkbox"/> |
| Yes, partner | <input type="checkbox"/> |
| Yes, other | <input type="checkbox"/> |

31. If yes, what is this person's (or these people's) situation?

(Tick all applicable)

- | | | | |
|------------------|--------------------------|-------------------|--------------------------|
| Full-time worker | <input type="checkbox"/> | Home carer | <input type="checkbox"/> |
| Part-time worker | <input type="checkbox"/> | Self-employed | <input type="checkbox"/> |
| Casual worker | <input type="checkbox"/> | Pensioner/retired | <input type="checkbox"/> |
| Unemployed | <input type="checkbox"/> | Student | <input type="checkbox"/> |

In your opinion, to what extent does supporting your studies put financial pressure on this person (or these people)?

Not at all ↓				A great deal ↓
1	2	3	4	5

Please comment: _____

32. During 2006, how often have you relied on cash assistance (from parent, partner, etc) which you do not have to repay?

	Never ↓				Very often ↓
	1	2	3	4	5
How often do you receive irregular assistance from others, such as having bills paid on your behalf?	1	2	3	4	5
How often do you receive the following non-cash assistance:					
Meals provided	1	2	3	4	5
Free accommodation	1	2	3	4	5
Use of telephone	1	2	3	4	5
Use of a computer/printer	1	2	3	4	5
Clothing	1	2	3	4	5
Use of motor vehicle	1	2	3	4	5
Childcare	1	2	3	4	5
Loan or gift of textbooks	1	2	3	4	5
Other	1	2	3	4	5

How often do you receive irregular assistance from others, such as having bills paid on your behalf?

How often do you receive the following non-cash assistance:

Meals provided

Free accommodation

Use of telephone

Use of a computer/printer

Clothing

Use of motor vehicle

Childcare

Loan or gift of textbooks

Other

33. If you relied on any of the kinds of support above (at questions 32), from whom did/do you receive the assistance? (Tick all applicable):

	Minor Source	Major Source
Parents	<input type="checkbox"/>	<input type="checkbox"/>
Relatives	<input type="checkbox"/>	<input type="checkbox"/>
Friends	<input type="checkbox"/>	<input type="checkbox"/>
Partner/spouse	<input type="checkbox"/>	<input type="checkbox"/>
Employer	<input type="checkbox"/>	<input type="checkbox"/>
Child (inc. alimony)	<input type="checkbox"/>	<input type="checkbox"/>
University	<input type="checkbox"/>	<input type="checkbox"/>
Student organization	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

34. In the course of your studies, have you relied on any of the following free or subsidized services provided by your student union or guild? (Tick all applicable)

Legal advice	<input type="checkbox"/>
Healthcare	<input type="checkbox"/>
Childcare	<input type="checkbox"/>
Counseling	<input type="checkbox"/>
Academic advocacy	<input type="checkbox"/>

Other _____

35. If you had to pay the full cost of services such as these, could you afford this?

Yes, without difficulty	<input type="checkbox"/>
Yes, with difficulty	<input type="checkbox"/>
No	<input type="checkbox"/>

36. Estimate of your total income for 2006

Please indicate your approximate total disposable income for the whole of 2006.

Please indicate the after tax (net) amount in whole dollars.

Your take-home income from paid employment (after tax) \$	_____
Your take-home income from scholarship or studentship stipend \$	_____
Austudy/Abstudy/Youth Allowance \$	_____
Other Centrelink payments \$	_____
Family Allowance \$	_____
Rent Relief/Assistance \$	_____
Regular allowance \$	_____
Irregular amounts received \$	_____
Other income, e.g. interest, dividends, sale of goods, child support, alimony \$	_____
Any other take-home pay \$	_____

The above amounts should represent total estimated net income for 2006.

PART 4 Your expenditure details

37. What are the fees for your course this year, and how are they paid?

- | Fee | Payment method |
|---|--|
| <input type="checkbox"/> HECS-HELP (also known as a Commonwealth Supported Place, and formerly known as HECS), and: | <input type="checkbox"/> I paid it all up front |
| | <input type="checkbox"/> I deferred part of the payment, but paid some up front |
| | <input type="checkbox"/> I deferred the entire payment |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| <input type="checkbox"/> Full-fees (also known as an Australian Fee Place), and: | <input type="checkbox"/> I paid my fees up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for part of the fees, but paid some up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for the entire fee amount |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| | <input type="checkbox"/> I took out a bank loan (or similar) to pay for my fees |
| <input type="checkbox"/> None (ie. exempt from HECS for undergraduates, or RTS place for research students) | |

38. If someone else paid, or helped to pay, your fees, who were they?
(Tick all applicable)

- | | | | |
|----------------------|--------------------------|----------------|--------------------------|
| Parents | <input type="checkbox"/> | Partner/spouse | <input type="checkbox"/> |
| Relatives or friends | <input type="checkbox"/> | Employer | <input type="checkbox"/> |

If other, who? _____

39. How much were your full-fees or HECS-HELP fees this year? \$ _____

40. Do you have savings which you could use in the event of serious financial difficulty? Yes No
During 2006, have you used up any savings (other than income from your current job) in order to study? Yes No

41. Have you obtained repayable loans in 2006 to enable you to continue your studies (excluding HELP loans), for example credit cards, a personal loan from a bank or from a family member? If so, please indicate approximate amounts borrowed against each source

Government \$ _____	Parents/guardians \$ _____
Bank/financial institutions \$ _____	Relatives or friends \$ _____
Credit cards \$ _____	Partner or spouse \$ _____
University/student assoc \$ _____	Other \$ _____

42. Do you currently pay interest on any such loans? Yes No

43. Estimate of your total expenses for 2006

Please complete the following expenditure budget for this calendar year. Please make as realistic an estimate as possible.

If you are living at your parent's home or in a share-house, only provide details in respect of your own income and expenditure. If household incomes are combined for outgoing expenditure (partnership or family), you may provide details of the full household budget, and indicate how many adults and children your budget is covering: Adults = _____ Children = _____

Please take a moment to think about the expenses listed below—they should represent all your expenses for 2006

General expenses in 2006: Please indicate the average amount per MONTH

Food and household supplies: e.g. groceries, rent, mortgage, utilities, etc	\$ _____
Medical and health costs (inc. optical etc)	\$ _____
Transport costs including vehicle running costs and/or public transport, taxis, etc	\$ _____
Personal costs such as entertainment costs, childcare, holidays, life insurance, clothes, etc	\$ _____
Credit/loan commitments (excluding HECS-HELP, FEE-HELP etc)	\$ _____
Childcare	\$ _____
Other expenses not included elsewhere, except study related items listed below	\$ _____

Study-related expenses in 2006: Please indicate the amount per YEAR

Textbooks	\$ _____
Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc	\$ _____
Personal computer/laptop purchase or hire	\$ _____
Other computer related costs e.g. software, Internet access	\$ _____
Other university costs e.g. late enrolment fees, library fines etc	\$ _____
Union/Guild/Sports Union fees	\$ _____
Other study related items	\$ _____

44. How difficult is it for you to afford the following:

	Not difficult at all ↓			Very difficult ↓	
	1	2	3	4	5
Textbooks	1	2	3	4	5
Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc	1	2	3	4	5
Personal computer/laptop purchase or hire	1	2	3	4	5
Other computer related costs e.g. software, Internet access	1	2	3	4	5
Other university costs e.g. late enrolment fees, library fines etc	1	2	3	4	5
Union/Guild/Sports Union fees	1	2	3	4	5
Other study related items	1	2	3	4	5

45. If someone else helped you pay for these study-related costs, about how much did they contribute?

\$ _____

Other comments on your expenses:

46. Please estimate the total cash value of your assets (such as car, boat, house, shares, etc):

- under \$10,000
- \$10,000 to 20,000
- \$20,000 to \$50,000
- \$50,000 to \$100,000
- over \$100,000

47. Please estimate the debts, if any, that you expect to have when you have completed your studies. (Include only debt accrued to pay for cost of study, or cost of living in order to study)

HECS-HELP and FEE-HELP debt to the Commonwealth \$ _____
 Interest-bearing debt (Credit-card, personal loan) \$ _____
 Interest-free debt (loans from family or friends) \$ _____
Anticipated total debt \$ _____

Other comments on how debt affects you:

PART 5 How your financial situation affects your university study

48. Before you began undergraduate studies, did you take a 'gap year' between year twelve and university?

- Yes
- No
- Not applicable

49. If so, what was your **primary** reason for doing so?

- I needed a break
- I wanted 'real world experience'
- I needed to save some money in order to pay for my university studies
- I needed to be sure that I wanted to go to university
- I needed to establish independent status for Centrelink purposes
- Other _____

50. What is your home computer access? I own a computer adequate for my study needs
I own a computer, but it is not adequate for my study needs
I have access to a computer at home which is adequate for my study needs
No, I don't need a computer
No, I can't afford a computer
 Other _____

51. Do you have Internet access at home? Yes, broadband
Yes, dial-up
Yes, I have home internet, but cannot afford a service which is adequate for study
No, I don't need it
No, I can't afford it

52. Did your financial circumstances influence your: choice of course
 (Please tick as many as applicable) choice of university
mode of study

53. Would you like to undertake more study immediately upon completion of your current course? Yes
No

54. If you have to pay full fees for this further course, are the fees likely to deter you from undertaking the course? Yes
No
Unsure

55. Please indicate your level of agreement with the following statements:

	Strongly disagree				Strongly agree
	↓				↓
My financial situation is often a source of worry for me	1	2	3	4	5
I don't worry much about debt—everyone has debt these days	1	2	3	4	5
It's worth getting into debt to get an education	1	2	3	4	5
I regularly go without food or other necessities because I cannot afford them	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford to travel to campus	1	2	3	4	5
In the future, my financial situation is making me think I will probably:					
Discontinue my course	1	2	3	4	5
Defer from my course	1	2	3	4	5
Take leave of absence from my course	1	2	3	4	5
(For research students only): Lapse my candidature	1	2	3	4	5
If you have dependent children: I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford childcare/after hours school care	1	2	3	4	5
If you have dependents (children or adults): It is very difficult for me to afford to support those who are dependent on me	1	2	3	4	5
If you work: My work commitments adversely affect my performance at university	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I need to attend paid employment	1	2	3	4	5
I chose to do the work I (most often) do because it will progress my career and help me reach my career goals	1	2	3	4	5
The work I (most often) do is of little value to me, except for the money it brings	1	2	3	4	5
The type of work I do is related to my studies	1	2	3	4	5

Other comments on your financial situation:

56. If you attend classes or undertake research on-campus, what are the main forms of transport you use during semester to and from University? Public transport
 (You may circle more than one) Own motor vehicle/motorcycle
Other vehicle/lift/car pool
Bicycle
Walk

57. Have you had to defer your studies because you could not afford to study? No
Yes
 If yes, for how long (in total) did you defer? _____ years, _____ months

58. If you work, do you receive any of the following forms of assistance from your employer in regard to your studies? Paid study leave
Unpaid study leave
 Unpaid study leave Flexibility in working hours

Undergraduates, please proceed to part 6

Questions for postgraduate students—please only answer if you are a postgraduate student.

I. Thinking about travel either nationally or internationally for conference attendance or research, please indicate:

- I need to attend such conferences/study sites but can't afford to do so
- I do/will attend such conferences/study sites, but rely on financial assistance to do so
- I can afford to attend such conferences/study sites
- This is not applicable to me

II. For research postgraduates

Does your university or department provide (please tick as many as appropriate):

- On campus private study space/office
- On campus shared office
- On campus sole-use desk
- On campus shared desk
- On campus sole-use computer
- Home internet access

Are these arrangements adequate for you?

- Yes No

III. For PhD students holding APA or APAI scholarships

The Research Training Scheme allows up to four years EFT for enrolment in a PhD. The APA and similar scholarships are usually available for up to three years. Do you expect to have completed your thesis/research by the time your scholarship expires?

- Yes
- Yes, but I really need longer
- No

If you answered 'no', how will you finance your studies until you have finished?

PART 6 Your background

Some aspects of family background have been found to influence student finances. We would like to find out the extent to which these have been important for you. Even if you have been independent of your parents for a considerable time, please answer the following questions.

59. What was the usual occupation of your parents while you were at secondary school? Please tick for 'father' and/or 'mother' as appropriate.

- | | Father | Mother |
|--|--------------------------|--------------------------|
| Manager, administrator and other professional such as specialist manager, farm manager, scientist, engineer, doctor, etc | <input type="checkbox"/> | <input type="checkbox"/> |
| Technician or associate professional such as investment adviser, office manager, teacher, nurse, police etc | <input type="checkbox"/> | <input type="checkbox"/> |
| Tradesperson or advanced clerical or services worker such as builder, printer, hairdresser, mechanic etc | <input type="checkbox"/> | <input type="checkbox"/> |
| Intermediate or elementary clerical/sales/service such as receptionist, travel agent, hospitality worker etc | <input type="checkbox"/> | <input type="checkbox"/> |
| Labourer or similar, such as cleaner, factory labourer, farm hand, etc | <input type="checkbox"/> | <input type="checkbox"/> |
| Artist or craftsperson | <input type="checkbox"/> | <input type="checkbox"/> |
| Unemployed, Work for the Dole, or CDEP | <input type="checkbox"/> | <input type="checkbox"/> |
| Full-time home duties | <input type="checkbox"/> | <input type="checkbox"/> |
| Don't know / not applicable / retired | <input type="checkbox"/> | <input type="checkbox"/> |

60. What was the highest level of education held by your parents at the time you were at secondary school? Please tick 'father' and/or 'mother' as appropriate.

- | | Father | Mother |
|--|--------------------------|--------------------------|
| No formal schooling/ primary school only | <input type="checkbox"/> | <input type="checkbox"/> |
| Some secondary schooling | <input type="checkbox"/> | <input type="checkbox"/> |
| Completed secondary school | <input type="checkbox"/> | <input type="checkbox"/> |
| Trade or other certificate course | <input type="checkbox"/> | <input type="checkbox"/> |
| Diploma or Associate Diploma | <input type="checkbox"/> | <input type="checkbox"/> |
| Partial degree course | <input type="checkbox"/> | <input type="checkbox"/> |
| Other special training after secondary school (e.g. armed services, police, teacher training)) | <input type="checkbox"/> | <input type="checkbox"/> |
| Completed degree course (eg. Bachelors degree) | <input type="checkbox"/> | <input type="checkbox"/> |
| Completed higher degree (e.g. Grad Dip, Masters, PhD) | <input type="checkbox"/> | <input type="checkbox"/> |
| Other | <input type="checkbox"/> | <input type="checkbox"/> |
| Don't know/Not applicable | <input type="checkbox"/> | <input type="checkbox"/> |

PART 7 General comments

Please add any comments you feel are relevant regarding your financial situation as a student including improvements/changes you would like to see made by universities, student organisations, and State or Commonwealth Governments.
