

Submission

to

Senate Employment, Workplace Relations and Education
Legislation Committee

Inquiry into the provisions of the Student Assistance Legislation Amendment Bill 2005

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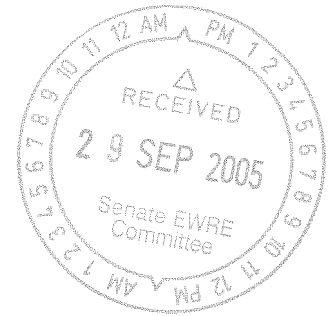
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Recommendations

The SRC recommends that the Government refund the grant amount that was traded in by students under the SFSS.

The SRC recommends that this Committee endorse the provision of Rent Assistance to students in receipt of Austudy payment and seek its inclusion in the next budget cycle, that is, for the 2006-07 budget.

“ The Government has argued that the scheme should go because of its flawed structure, declining take up rate, high levels of unrecoverable debt and lack of relevance to post Youth Allowance student income support. The reactions to the closure of the scheme cited above vary on the value of the scheme itself but generally support the need for enhancements to student income support especially if the scheme is closed. In the absence of any enhancements those students who still use the scheme will have one less income support option available to them. Students who cannot readily access part-time work will be particularly affected. They may be parents, people with disabilities, those living in regions of low employment opportunities or those studying course with high levels of contact hours. The proportion of students receiving Austudy Payment, Pensioner Education Supplement or Abstudy who take out loans appears to be rather higher than is the case for recipients of Youth Allowance. These students are more likely to be parents (sole or partnered), people with disabilities or indigenous people than are Youth Allowance students” [Parliamentary Library 2003:4]

1. The Closure of the Student Financial Supplement Scheme

The Students' Representative Council (SRC) does not advocate retention of the Student Financial Supplement Scheme (hereafter the SFSS or 'Scheme'). We agree with a range of critics who describe it as a badly designed scheme which created high levels of debt for those in the most disadvantaged financial positions.

We also believe it was unjust. The Parliamentary Library paper cited above describes how Minister Anthony has acknowledged that the loan mechanism of trading in the student's income support entitlement is in effect a hidden additional interest rate – a 100% up front interest with their income support grant converted into debt. Senator Patterson described it as debt trap. Given that students felt compelled to forgo their grant for a relative small additional fortnightly payment indicates the inadequacy of the original income support payment and that they were in real need.

The SRC recommends that the Government refund the grant amount that was traded in by students under the SFSS.

We are concerned that the Scheme was closed by administrative means a number of years ago without full and appropriate Parliamentary review. Those who were relying on the Scheme have been left even more vulnerable in the absence of 'other enhancements'. Despite our 'in principle' opposition to such a loan scheme it was something that many individuals felt compelled to use. A number of our members have approached us indicating their deep concern about the administrative closure of the Scheme.

We will use this submission to look at some groups of students, principally those on Austudy, who relied disproportionately on the Scheme and who require enhancement of their income support. Those getting Austudy are the social security recipients most below the poverty line. For students getting Austudy the obvious starting point for any enhancement is to provide them with Rent Assistance in parity with almost all other payments.

2. The SFSS, ABSTUDY and PES.

The recent Senate Inquiry into Student Income Support had numerous submissions highlighting the inadequacy of the level of income support for students. [Senate 2004] The use of the SFSS provides another indication of groups in distress due to particular need and inadequate levels of support. We believe the take up of the SFSS is due in significant part to financial desperation. The Parliamentary Library paper provides a breakdown of the groups (by payment type) who accessed the scheme.

One group who used the scheme a lot were Aboriginal and Torres Strait Islanders. In the final year of the Scheme (2002) some 4546 students on ABSTUDY and 1852 on ABSTUDY PES 'accepted' a loan. [Parliamentary Library 2003:2] Despite a significant drop in acceptances from 1999 - perhaps reflecting the drop in indigenous student numbers during this period - this represents a significant proportion from this group.

This caused a huge amount of debt for this educationally disadvantaged group. The National Indigenous Postgraduate Association Aboriginal Corporation (NIPAAC) estimates that Indigenous Australian students were \$320 million in debt to the Scheme after the 2001-02 financial year. Their submission to the Senate Inquiry says however, "Although NIPAAC was concerned about the scheme's 'debt trap' potential, it did offer an alternative for some between being an indebted student and not being a student at all, or being a student who has to work long hours in order to study." [NIPAAC 2004:29]

NIPAAC believes that the high take up rate for the scheme was because of financial disadvantage; with many ATSI students living in rural and remote communities with high unemployment levels and facing financial commitments to family and community.

Their recommendation was that "the Student Financial Supplement Scheme should be replaced for Indigenous-Australian students by raising ABSTUDY to a real living wage and reversing the ABSTUDY cuts that were made in 1998 and 2000. NIPAAC also supports the NTEU demand for the federal Government to waive the debts of the Aboriginal students who owe money under the loan scheme." [NIPAAC 2004:30] They further recommend that ABSTUDY students doing Masters and other Postgraduate courses should not be excluded from Rent Assistance, which is payable to undergraduate ABSTUDY students. [NIPAAC 2004: 4] The SRC supports these recommendations.

The figures provided in the Parliamentary Library paper also indicate significant numbers of Pensioner Education Supplement (PES) students accessing the Scheme - 9057 students from this group in 2002. [Parliamentary Library 2003:2] This indicates a level of need that has been little discussed in this debate but which needs much more investigation, particularly given the proposed changes to the treatment of Parenting Payment (Single) recipients. One core goal of those proposed changes is to re-engage single parents with the workforce after a long absence. Surely re-skilling through education is an important route for that 're-engagement'. Attention and further research into the difficulties they face, as evidenced by high SFSS take up rates, is important.

3. Austudy Payment Students Reliance on the SFSS and Lack of Rent Assistance

In 2002, 9074 Austudy payment students accepted SFSS loans. This compares to the 15300 loans for the much larger Youth Allowance group. [Parliamentary Library 2003:2]

This equates to a SFSS take up rate of around 22% from the Austudy group compared to around 5% from the Youth Allowance group. This estimate is based on the total numbers of recipients in these groups from numbers provided in the Department of Family and Community Services (DFaCS) Senate Student Income Support Inquiry submission. [DFaCS 2004: 7, 21]

A core difference between these two groups of students in the same circumstances is the level of income support payments, with Rent Assistance not being paid to those on Austudy.

The maximum amount a student on Austudy Payment can currently receive is \$326.50 per fortnight.

A student on Youth Allowance (aged 18 and over, away from home) would receive the same amount if they satisfied the away from home requirements. In addition however, the student getting Youth Allowance in the same circumstances would also be eligible for Rent Assistance as indicated in the table below. Given that the vast majority of Sydney rents are above \$220.47 per fortnight (or \$176.38 if sharing) Youth Allowance students in Sydney get the full amount of Rent Assistance - either an additional \$99.20 for a total of 425.70 per fortnight, or an additional \$66.13 for a total of \$392-63 per fortnight if sharing a house.

Family situation	Maximum payment per fortnight	Some payment if per fortnight rent above	Full payment if per fortnight rent above
Single, no children	\$99.20	\$88.20	\$220.47
Single, no children Sharer	\$66.13	\$88.20	\$176.38
Couple , no children	\$93.60	\$143.60	\$268.40

Rent Assistance for families with children is usually paid with Family Tax Benefit. Rent Assistance is not paid to people paying rent to a government housing authority [Centrelink 2005: 11,23]

Assuming a conservative estimate of rent in a share household of \$300 per fortnight or \$150- per week, housing costs represent 92% of the Austudy payment and 76% of Youth Allowance plus Rent Assistance payment. Both payments are inadequate but the lack of Rent Assistance pushes Austudy student to the extreme. Our extensive research into the high levels of local rent, 'housing stress' and consequent poverty is detailed in our University of Sydney Student Representative Council (SRC) submission to the Senate Student Income Support Inquiry [SRC 2004]

4.The Need to Support Older Students – the Lifelong Learning and Skills Agenda

It is clear that older students are not getting sufficient support. It is important that they do. Older students need to be encouraged to return to study. For some time the value of Lifelong Learning has been recognised by Government and educational authorities, and extensive bibliographies of research have been built up in support of the idea. [DEST 2005i] The SRC supports lifelong learning for many reasons, not least the impact it has on improving the quality of life of individual Australians and the value of education for the health of the democracy. Others emphasise the importance of Lifelong Learning for more economically instrumental reasons.

Recently the impact of generational aging and a looming skills shortage has highlighted the need for government intervention to promote increasing participation in education and re- skilling. The ‘Backing Australia’s Skills initiatives of the 2005-2006 budget is the most recent example of this. While it rightly attempts to ‘reinvigorate’ VET and trade education with extra funding it ignores the need for professional skills gained in University’s. [DEST 2005ii]. The Department of Immigration and Multicultural and Indigenous Affairs’ Skilled Occupation List details a large range of professions that score high points and are in demand in Australia. These professions include Accountants Computing professionals, Dentists, Engineers, Nurses, Pharmacists, Teachers and various health professions. [DIMIA 2005: 2-6]

In a recent paper the Committee for Economic Development of Australia (CEDA) argued that the Australian labour market is experiencing two large long term shifts. The first is that the supply of labour is ageing. The second is that there is an increased demand for new skills learnt over a persons lifetime. The cite evidence that “in the late 1980’s people aged under 45 years made up 76 per cent of the labour market. By 2000 this had fallen to 69 per cent. By 2016, projections say, people under the age of 45 will make up just 58 per cent of the labour market. ...”employers can no longer rely on young people to replenish the skills and knowledge of their workforce.” [CEDA 2005:3]

They also argue that the higher education system has “failed to successfully penetrate the mass market for lifelong learning” the greatest problem they argue is that of “a lack of knowledge about the resistance by individuals to higher education provided lifelong learning” [CEDA 2005:6] One ‘economically rational’ resistance to returning to study would be a student’s much reduced financial position while studying. The mature age over 25 group will most likely have moved out of the parental home, will be paying rent and will not access to parental financial support that might be available to younger students.

5. Decline in numbers of the over 25 year old group studying

The Department of Family and Community Services submission to the Senate Inquiry into Student Income Support appears to indicate a significant fall in the number of students receiving Austudy in the last four years, as indicated in the box below.

2001	2002	2003	2004
42 090	40 956	37 968	35 378

[DFaCS 2005: 21]

National data on the age break up of undergraduates is not readily accessible. Figures (as at 31 March each year) obtained from the University of Sydney Statistics Unit indicates that the number of older, over 25 year old undergraduates at the University – the group potentially eligible for Austudy- has declined significantly in recent years.

over 25 year olds	2000	2001	2002	2003	2004	2005
undergraduate load	13.96%	13.03%	12.87%	12.39%	11.97%	9.19%
undergraduate enrolments	17.21%	16.44%	16.09%	15.66%	14.97%	11.53%

[University of Sydney 2005:1]

There may be a range of reasons for this decline, including the nature of the current labour market and the calculations potential students make of the costs of returning to study, with increasing HECS debt levels and the severe inadequacy of income support. Whatever the explanation, providing Rent Assistance would act as incentive and support for students in this age group.

6. Case Studies and Completion Data

The following three cases studies are drawn from the recent experiences of students in who have sought the assistance of case workers at the University of Sydney Students' Representative Council. They provide some insight into the impact of the problems of the lack of Rent Assistance support for mature age students.

A. Graduate entry Bachelor Law student

Student returned to study law after three year absence from tertiary study – in which student had not found permanent employment. Moved from Newcastle to undertake course at University of Sydney – found cost of living to result in significant financial strain. Austudy is the applicable payment for full-time tertiary students, but without Rent Assistance student struggled to meet living expenses. Student decided to study part-time and apply for Newstart Allowance, thereby receiving higher rate together with Rent Assistance.

B. Graduate entry Bachelor Education student

Student lived with parents in outer western Sydney. Student enrolled in Bachelor of Education and wanted to move closer to university to reduce travel time. Student was eligible to receive Austudy but without Rent Assistance student decided to continue to live in the parental home. The resulting travel time significantly affected student's academic performance.

C. Bachelor of Education student

Student's first enrolment in a tertiary course of education – eligible for Austudy. Student found that without Rent Assistance she was unable to meet the costs of her present accommodation. Student decided to study-part time and engage in paid work. The resulting hours of paid work occasioned great difficulty in balancing employment and study demands. Student withdrew from course.

This issue is not isolated from a bigger problem. System wide non completion rates are very high - 36% of the 1992 cohort of undergraduates had not completed after 7 years. [DEST 2001:1] Attrition or 'drop out' rates are over 20% in first year and 10% in subsequent years. [DEST 2004:3] Non-completion represents a waste for students and the system. The Government's emphasis on the need to complete courses within certain timeframes is reflected in the rationale behind the introduction the 'Student Learning Entitlement' time rationing of 'Commonwealth support' for tuition. It makes sense to give students the resources to do complete their degrees.

7. Senate Inquiry into Student Income Support – Committee Recommendation for Rent Assistance for Austudy Recipients

Recommendation 9 of the 2005 Senate Inquiry into Student Income Support was supported by all members. Its reads:

“The committee recommends that Rent Assistance be made available for all recipients of Austudy, but not before a costing is undertaken by the Department of Education, Science and Training. The committee recommends that the costing be completed before the end of 2005 and reported to the Parliament.” [Senate 2005: 38]

The Committee’s report provided the following analysis that lead to this recommendation. In summary, the lack of Rent Assistance for Austudy recipients:

-“discourages over 25 year olds from full-time entry into higher education and prevents them from undertaking courses in areas of high rental or transport costs”

- forces some students to live in marginal accommodation, often at locations distant from where they work and study, which adds considerably to the cost of transport.’

- is a disincentive for those on Disability Support Pension moving back into full-time study

- arbitrarily disadvantages those over 25 year old who return to study after time away

- is an age based anomaly with no valid current policy rationale, that treats Austudy and Youth Allowance recipients with the same needs differently

- is grounded in outdated and incorrect assumptions about older students owning their own homes and being able to generate savings before hand to support their study. Due to the housing price boom and declining affordability, home ownership rates for those 25 to 35 have declined. In a situation of pay high private rents and in a changing labour market it is difficult to accumulate significant savings.

[Senate 2005: 35 - 38]

8. Additional Arguments in Support of Rent Assistance for Austudy Recipients

Additional arguments were put to the Student Income Support Inquiry in support for Rent Assistance for Austudy Recipients.

The National Union of Students made the following points in its submission to the inquiry

- Austudy is the most inadequate social security payment being 37% below the poverty line in 2003; a point ACOSS has also been making for some time.
- Anecdotal evidence exists that older students are at risk of getting into financial difficult and of being in unsuitable study environments that impact on their ability to study effectively.
- There is some evidence in a 2002 draft report from DEST that indicates that participation rates for mature aged students dropped in the period 1996 – 2001 and that this is attributable to debt aversion in this group.
- There is research that indicates that the size of low cost segment of the private rental market has declined significantly in recent years making it harder for students to find suitable cheap accommodation. [NUS 2004: 23-24]

Others have made further arguments along the following lines:

The RMIT University Student Union submission suggests there is also some anecdotal evidence that being in a more marginal financial position of being on Austudy can also lead to difficulties with real estate agents rejecting applications for leases.

[RMIT University Student Union 2004: 22]

The Student Financial Advisers Network (SFAN) submission makes the point that students are penalised under social security rules if they have accrued long service and recreation leave or accumulated savings are subject to the 13 week Liquid Assets Waiting Period. [SFAN 2004: 9]

The 'Shelter' submission has emphasised the significant decline in home ownership for the 25-44 year old group in part because of education related debts. [Shelter 2004:8-9]

The submission from the Welfare Rights Centre Sydney used DFACS surveying to show that access to Rent Assistance is particularly important to young people from rural and remote areas. [WRC 2004: 19]

Perhaps most tellingly the Welfare Rights Centre argued that Austudy should more appropriately be counted as being not 37% but an even lower 49% below the Henderson Poverty Line. [WRC 2004: 15-16]

9. Rent Assistance Can Make a Difference

The Queensland Youth Housing Coalition Inc (QYHCI) submission to the Senate Student Income Support Inquiry cites a December 1999 Youth Allowance Evaluation Interim Report by the Department of Family and Community Services. The Department surveyed students on Youth Allowance with the following result:

- 65.% of surveyed students receiving Rent Assistance rated it as important in their decision to study
 - students receiving Rent Assistance agreed that it has helped them to :
 - continue with studies (73per cent)
 - improve their housing situation (73per cent)
 - improve their standard of living (73per cent)
 - change their place of study (73per cent)
 - live near their place of study (73per cent)
 - among those students who had previously received Rent Assistance as job seekers, 30 per cent indicated that they would not have been able to study without Rent Assistance.
- [QYHCI 2005: 10]

Rent Assistance helps women. Of the 87 940 Youth Allowance persons or couples who receive Rent Assistance 59% are female, 39% men and 1 per cent are couples.

[DFaCS 2005:12]

The Department of Family and Community Services' Annual Report for 2003-2004 says that as at March 2004 , if Rent Assistance were not payable 28 per cent of persons or couples on Social Security payments would have to pay more than 50 per cent of their income in rent. When Rent Assistance is taken into account, this percentage drops to 9 per cent. As at March 2004 , if Rent Assistance were not payable, 69 per cent of persons or couples would have to pay more than 30 per cent of their income in rent. When Rent Assistance is taken into account, this percentage drops to 36 per cent." [DFaCS 2003:11, 12]

As indicated earlier 'housing stress' (the point at which housing takes more than 30% of income) is higher in Sydney and for some payments types. Research by the Australian Institute of Health and Welfare (AIHW) shows that NSW has by far the lowest levels of rent affordability with the exception of the ACT. Their research showed that Rent Assistance improved 'housing stress' although at the current levels of assistance the amount remained inadequate. This was especially so for Youth Allowance recipients who had major affordability problems at twice the rate of the national average. They conclude that: "Across the different Centrelink client groups, private rental housing was least affordable for Commonwealth Rent Assistance (CRA) recipients receiving the Youth Allowance and Widow Allowance, a situation that persisted even after the CRA payments were received. Around half paid more than 50% of their income before CRA (50% and 54% respectively). These proportions decreased to 21% and 20%, respectively, after receiving CRA." [AIHW 2002:13] Again the argument needs to be made that any level of improvement especially for Austudy recipients would represent a significant step in the right direction.

10. Savings from the SFSS and Costs of Rent Assistance for Austudy Students

A very rough estimate can be made of the annual cost of implementing Rent Assistance for Austudy recipients. The variables for estimating the cost of providing Rent Assistance are: the numbers on Austudy, the percentage paying rent, the type of accommodation (shared or single) they rent, the current maximum amount of Rent Assistance for each type of rent situation, the amount of rent paid (whether it is above the minimum or maximum amounts required to receive part or full payment) and how much of the year rent is paid.

The numbers on Austudy was 35 378 in 2005, though numbers appear to be declining. The numbers paying rent we estimate on the basis of our surveying might be as high as two thirds. It could well be lower. This leaves 23 349 Austudy student paying rent.

On the basis of our surveying we estimate 75% would share and be eligible for maximum of \$66.13 Rent Assistance per fortnight for a maximum of 26 fortnights. The other 25% in single accommodation would be eligible for maximum for \$99.20 Rent Assistance per fortnight for a maximum of 26 fortnights. The sum would be $(0.75 \times \$66.13 \times 26) + (0.25 \times \$99.20 \times 26) = \$1289.53 + \$644.80 = \$ 1933.80$ average maximum payment per student.

The amount of rent paid would vary across the country. To be paid the maximum amount of Rent Assistance students must pay above \$220.47 per fortnight (or \$110.25 per week) for single accommodation or \$176.38 per fortnight (or \$88.20 per week) for share accommodation. Most students in Sydney pay rent above the amount required to receive the maximum amount of Rent Assistance- less would do so in other parts of the country. This might reduce the payments on average to 85% of maximum.

The period most would be renting would generally be the whole year. Some would cease paying rent for part of a year, perhaps outside of semester, while returning to families or travelling, but this number would not be significant. This might reduce the payments on average to 95% of the whole year.

On the basis of these estimates of variables we estimate the total cost might come to \$36.47m per year. This is much less than the cost of minor changes to income testing announced at the last budget. Rent Assistance for Austudy recipients is affordable.

The administrative abolition of the SFSS in 2003 freed up tens and perhaps hundreds of millions of dollars the Government would be paying in servicing and paying out unpaid debt. In addition this legislation will bring savings due to not having to pay management fees and interest to Commonwealth Bank of Australia. The Financial Impact Statement attached to the Explanatory Memorandum of the Bill estimates net savings will be \$33.5m over 4 years. This money should be ploughed back into student income support.

11. Conclusion: The Case for Enhanced Social Welfare for Austudy Recipients

There are many reasons for providing social welfare such as enhanced Austudy. In their extensive comparative study of the 'real worlds' of social welfare Goodin et al identify six: promoting economic efficiency, reducing poverty, promoting social equality, avoiding social exclusion, stability and autonomy. [Goodin et al 1999: 22]

On almost all these grounds a case can be made for the provision of Rent Assistance to Austudy students. Common treatment with Youth Allowance would be simpler to administer and provide incentives for older people to improve their skills. It would reduce poverty for the group of social security recipients most below the poverty line. It would be fairer and more just than the current situation, given they have the same level of need as students receiving Youth Allowance. It would allow these students access to education or more suitable housing, thus avoiding their exclusion from life long learning. It would, not unreasonably, provide those over 25 with some small additional amount to be able to live independent lives while they are studying.

The SRC recommends that this Committee endorse the provision of Rent Assistance to students in receipt of Austudy payment and seek its inclusion in the next budget cycle, that is, for the 2006-07 budget.

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