



Dear Senators,

My name is Greg Croke. My wife, Lisa, and I are both full time students. I am on Austudy, while she is on the DSP for Asperger's Syndrome (which I also have), plus she gets the Pensioner Education Supplement. We have no other regular income. Last summer Lisa did some work for Flinders University, processing enrolments.

Our combined income is in the vicinity of \$790 per fortnight. Admittedly, our situation would be worse if we had to pay rent - my parents purchased the unit Lisa and I live in three years ago, because, while we were renting, if we moved flats (forced, on one occasion, due to the flat being put up for sale at the same time as our lease was due for renewal) we were put out-of-pocket to the tune of hundreds of dollars. We don't pay rent, but we do pay the rates, water rates, strata fees, Emergency Services Levy, etc out of an account which also covers phone and electricity, and into which we put \$200 every fortnight. It is barely enough.

We also barely squeak by with the account we use for grocery shopping, into which we put \$140 each fortnight. We also have to pay off a loan from the National Australia Bank, which costs us \$100 per fortnight. After this I, personally, am left with approximately \$130 per fortnight, which barely keeps me in train/bus tickets, newspapers, lunch at school, and any other incidentals while still allowing me to make the repayments on a Citibank credit card I've had for seven years (I was working back when I got it).

We are studying because we see no other way of being employable in the future. Lisa is doing a Bachelor of Arts at Flinders University in Politics and Sociology. I am an adult student a Hamilton Secondary College doing Year 11 Music and Mathematics and Year 12 Drama and Design. My previous employment was as a VERY junior (in status, not age) Public Servant (ASO1 was my highest substantive grade), doing what can only be described as unskilled work. I took redundancy from the Department of Veterans' Affairs in 1998.

My previous employment has been effectively downsized out of existence, leaving me with neither employable skills nor an existing career path. Thus, any future career path would require training which would last, as far as I can see, to at least the end of 2006. If I follow the path I would be most likely to succeed in (and to which I am working), namely Architecture, I'd be studying to at least 2009 if not 2010.

We are studying precisely because we DON'T want to stay on this sort of income level for the rest of our lives, we want to be employable.

Yours Sincerely,

Greg Croke