



Submission

to

Senate Employment, Workplace Relations and Education
References Committee

Inquiry into student income support

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Current Measures of Income Support for Postgraduate Students

The current measures provided by the Australian Government for student income support are minimal at best, and almost completely exclude postgraduate students. Both major income support measures for students - Austudy and Youth Allowance - completely exclude both Masters and Doctoral candidates¹, along with excluding those students who have previously qualified at either of these levels. Single parents, more likely to be postgraduates than undergraduates due to age and life stage, are unable to receive the Pensioner Education Supplement (PES) if enrolled in Masters or Doctoral studies².

The Postgraduate Board recommends that government income support be extended to include all levels of postgraduate study, and that income support be linked to the Average Male Weekly Earnings.

Abstudy is available to postgraduate students, but provides inadequate support to an equity group that is poorly represented at all levels of educational participation. A single independent Indigenous student is entitled to the maximum fortnightly rate of \$389.20, and may also qualify for Rent Assistance³. This can hardly be interpreted as income support in the Sydney environment where rents surrounding UNSW start above \$200 per week.

The sole form of income support available to non-Indigenous postgraduate students is in the form of scholarships if the student is a doctoral candidate. These scholarships are awarded on the basis of academic merit and are highly contested. The most common form of scholarship for the PhD student is the Australian Postgraduate Award (APA) which attracts a stipend of \$18,484 annually⁴, an amount less than half the average adult Australian wage in February 2004 of \$49,296⁵.

The Postgraduate Board recommends that the number of APAs available to students be significantly increased and that the amount of stipend attached to the APA is increased to match the Average Male Weekly Earnings.

¹ <http://www.facs.gov.au/guide/ssguide/321040.htm>

² <http://www.facs.gov.au/guide/ssguide/11q40.htm>

³ http://www.centrelink.gov.au/internet/internet.nsf/payments/pay_how_abs.htm

⁴ http://www.dest.gov.au/highered/research/documents/apa_rates_04.pdf

⁵ <http://www.abs.gov.au/Ausstats/abs@.nsf/0/ba84bbb55b643021ca2568a90013934e?OpenDocument>

In 2004 UNSW was allocated 121 APAs for prospective students⁶. As at 31st March, 2004 UNSW had enrolled 362 new local research students. A further 80 applications for session 2 were pending. Even if none of the session 2 applications were to be accepted, the university's APA allocation would only cover a third of the new student cohort. Some of the remaining students would be fortunate to receive funding directly from the university in the form of University Postgraduate Awards (UPAs) which are equivalent in pay to the APAs, or faculty based scholarships which often commit the student to an additional tutoring or demonstrating workload.

The International Postgraduate Research Scholarship (IPRS) covers the international student's course costs and health care policy for the duration of the scholarship, plus provides a small living allowance which may be as low as \$10,000.

The Postgraduate Board recommends that the stipend attached to the IPRS equal that of the APA, and that both be equal to Average Male Weekly Earnings.

The remaining postgraduate students have no avenue for income support and are forced to juggle the competing priorities of a degree and often inflexible class or laboratory times with the need to earn an income. As UNSW had 15,874 postgraduate students enrolled in 2003⁷, this indicates that many thousands of students are forced to survive with no form of government contribution to income support.

I commenced a Ph.D (research) program in the mid 1990s but by the year 2000 had given up any realistic expectation of completion. One of the major stumbling blocks was the lack of financial support. The cut-off mark for gaining a scholarship rose and fluctuated during this period, generating uncertainty for prospective Ph.D students and their supervisors and markers. I felt that the gaining of a postgraduate scholarship was a lottery with standards changing from year to year, from a good Class 2 Honours mark (under the 'magic' 85) to an unrealistically high (for the humanities) Class 1 (of about 90). Missing out one year meant waiting another full year to try again, during which time personal circumstances were likely to change. A scholarship and full-time study may not seem so attractive a year on, especially if regular work has been found.

If there was no scholarship there was no guarantee of support so students

⁶ Commonwealth of Australia, *Higher Education Support Act 2003*, Guidelines for Commonwealth Scholarships, p 24.

⁷ [http://www.dest.gov.au/highered/statistics/students/03/student_tables/tables/"Tbl 23!A1](http://www.dest.gov.au/highered/statistics/students/03/student_tables/tables/)

had to find other means. One could leave the university environment altogether to find work or hope to gain tutoring and other academic employment within the university. Outside work may provide a needed break from study but is usually more lucrative than being an impoverished student so the temptation is to remain with the work rather than the poverty. Finding employment as a tutor is difficult and opportunities vary from session to session. Gaining enough employment in this area to provide a reasonable income - while intellectually rewarding and even relevant - is demanding of time and often results in study being put aside. Given the short academic year one is still left with the need to find additional work at other times, particularly over the long summer break.

There remains no government support for postgraduates, other than the scarce scholarships which are only available for full-time students. There is no certain academic career path for a Ph.D student or graduate. The rising cost of living in a major Australian city, particularly Sydney, has seen this lack of financial support become more of an impediment. The financial expectations still held for sustaining postgraduate research students are several decades out of date.⁸

It may be argued that many of these students are completing part time coursework degrees that are timetabled to enable students to work during the daytime. In fact, only a little over half of the enrolled postgraduates (8,212⁹ students) were enrolled in Masters by Coursework, and half of these students were enrolled on a fulltime basis.

Yet it is true that the ratio of part time students is growing as more students are forced to spend ever increasing time working due to lack of governmental income support. In the past decade the part time student ratio has increased from 64% of postgraduates in 1994 to 77% in 2003¹⁰. The position is even more accentuated when looking at the UNSW enrolments as a whole, with part time enrolments increasing from 34% to 49% of the total student cohort over the past ten years¹¹. The change in emphasis to part time enrolments is detrimental to students as it increases the length of their degree and associated financial stresses, which can lead to a greater chance of non-completion.

Living Costs

The nature of postgraduate study can necessitate living close to the university for many students. This applies equally to research students who are carrying out experiments on campus and coursework students who finish classes late at night and need to restrict travel time. It applies to most students at some point in their candidature (if not for all of it) who need constant and regular access to their

⁸ L.P., PhD candidate, Email Communication, UNSW.

⁹ <http://149.171.73.132/webpsi/index.html>

¹⁰ UNSW Planning Office, 2003 Statistics Book, UNSW, p 32.

¹¹ UNSW Planning Office, 2003 Statistics Book, UNSW, p 32.

research supervisor, the university library and other facilities.

2,812 postgraduate students live in the suburbs immediately surrounding UNSW¹², one of the most expensive locations in Australia. As many international students provide the university with an overseas address it is likely that this figure is actually far higher. Research by CPA Australia indicates that housing prices in Sydney are more than double those in Adelaide, Sydney's public transport is the most expensive in the country and even basic groceries are 4% cheaper in Adelaide.¹³

In Sydney, this generally means that inner and Eastern parts of the city are far more expensive for both renters and purchasers, ... [Sydney] also has extremely high and rising housing costs, both for home-buying and renting. [I]t is likely that lower to middle income earners are likely to need to live further from their employment locations to find affordable and appropriate housing, or to accept lower quality housing. Because of the geographical size of Sydney, many lower income workers would then incur high travel costs and a long journey between home or work.¹⁴

Student accommodation leased by UNSW ranges from \$5,494 per session for college accommodation (which traditionally supports an undergraduate rather than a postgraduate lifestyle and study schedule) to \$144 per week for a single room in a 5 bedroom apartment or \$352 per week for a 2 bedroom 'family' apartment.¹⁵ Even if one calculates costs on the cheapest of these options (the shared apartment) in relation to the highest form of living allowance (the APA), it can be seen that the postgraduate student is committing over 40% of their income to housing. Leaving the postgraduate student with approximately 20% of the average Australian adult income with which to purchase food, utilities, clothing, travel and study requirements creates a situation of considerable financial stress which can have a strong negative impact on the student's ability to satisfactorily complete their degree.

The Postgraduate Board recommends that Rent Assistance be made available to all postgraduate students in financial stress.

Increasing Costs of Higher Education

This situation is exacerbated by the constant increase in the cost of higher education. In addition to living expenses, postgraduate students face ever spiralling course fees. At current prices a relatively inexpensive course such as a Master of Arts costs \$25,000, while a Master of Business Administration costs

¹² UNSW Planning Office, 2003 Statistics Book, UNSW, p 54.

¹³ http://www.cpaaustralia.com.au/01_information_centre/16_media_releases/2003/1_16_0_2003_1119b_mr.asp

¹⁴ Darcey, M. & Blunden, H., 'Housing Costs and Work Location in Sydney', *State of Australian Cities National Conference 2003*, pp 1-2.

¹⁵ <http://www.housing.unsw.edu.au/UNSWacc.htm>

\$49,140, costs that will no doubt have increased by next year. International students face significantly higher costs – with a Master of Arts costing \$32,640 and the MBA costing \$52,280.

I am a postgrad student at UNSW.
I work and am currently undertaking my master course work 2nd year.
I think, that its pretty difficult to these days to get ahead in life with the sky rocketing costs assoc. with Sydney living.

I am just pretty disgusted and wanted to voice my frustration against any increase in HECS or PELS.

The government has milked the educational system enough!
Education should be an affordable system for all.

I would like to know that my children will one day have the opportunity to afford a better than average education at a reasonable cost.

That's all.¹⁶

The majority of international students travel to Australia to complete research degrees. A popular area of research for international students is within the Faculty of Engineering where a PhD at current prices costs the international student \$69,120. The PhD program in the AGSM costs a minimum of \$70,651 for international students, although they do warn students that it is unusual to complete within the minimum period so additional costs of \$23,550 p.a. should be expected.

It should also be recognised that postgraduate students have already run up a higher HECS debt than the majority of undergraduate students due to the prerequisite of an Honours degree before commencing a research degree, and some coursework degrees. This 33% greater undergraduate debt coupled with the postgraduate's delayed ability to earn the threshold repayment income leading to a growing debt with indexation leaves even a local research student with a millstone of debt weighing them down. A coursework student has this situation aggravated by the additional exorbitant coursework debt.

The Postgraduate Board recommends that all Honours courses attract a HECS scholarship.

Any student who has taken up a full fee paying undergraduate place, and then moved on to postgraduate study will be in an even worse position as their FEE-HELP debt will attract a 20% loan fee. One of the reforms to come into effect in 2005 is that the current PELS system will be replaced by the new FEE-HELP

¹⁶ Vahedi, S., Email Correspondence, 4 June, 2004.

which will cap borrowing at \$50,000. Any course costs in excess of that amount must be met by the student up front. This will effectively force any student who used FEE-HELP as an undergraduate to pay for any postgraduate coursework up front with no government assistance.

The Postgraduate Board recommends that the proposed cap on FEE-HELP be abolished.

All postgraduate coursework courses at UNSW attract full fees, starting at around \$12,500 annually. The university does offer some HECS places for students on very low incomes and a few Equity Scholarships, but these are not available across all faculties. It should be emphasised that these measures of financial assistance cover tuition fees only, not living expenses. Payment of such HECS scholarships can only be deferred if the student is an Australian citizen. Thus a student from New Zealand, or a student with Permanent Residency can be deemed to have fulfilled the low income criteria required to receive a HECS place, but must pay their HECS liability (which could be as much as \$6,283 p.a. on 2004 prices) upfront. With Federal legislation permitting the university to increase HECS fees by up to 25% for next year, such a cost becomes even less affordable.

The introduction of full fees for postgraduate coursework was largely explained with the argument that such courses fill the role of improving the earning capacity of the student, and are thus a form of professional development. It was also argued that many students would have their tuition fees paid by their employer for this very reason. Yet 2003 statistics indicate that only 268 of a total 26,526 EFTSU across the university are employer funded positions.¹⁷ Many courses provide no improved earning potential, while others are the base requirement for employment, similar to an undergraduate degree in other fields. Such courses still plunge the student into excessive levels of debt with full tuition fees, while precluding the student from receiving any form of government income support as with most postgraduate courses.

In 2003 only 34% of postgraduate places at UNSW were government funded¹⁸. Without including additional revenue from the introduction of PELS, the period 1995–2003 witnessed a rise in non-government university income by \$1.2 billion or 53 %¹⁹. The decrease in government funding was sharply defined in the 1980s (see Figure 1) with a corresponding ongoing funding burden being placed upon students.

¹⁷ UNSW Planning Office, 2003 Statistics Book, UNSW, p 19. NB – These figures include undergraduate loads.

¹⁸ *2003 Statistics Book: Statistics for Information and Planning*, University of New South Wales, 2003.

¹⁹ Department of Education, Science and Training, *Higher Education Report for the 2001-2003 Triennium*, http://www.dest.gov.au/archive/highered/he_report/2001_2003/html/1.htm#enrolments

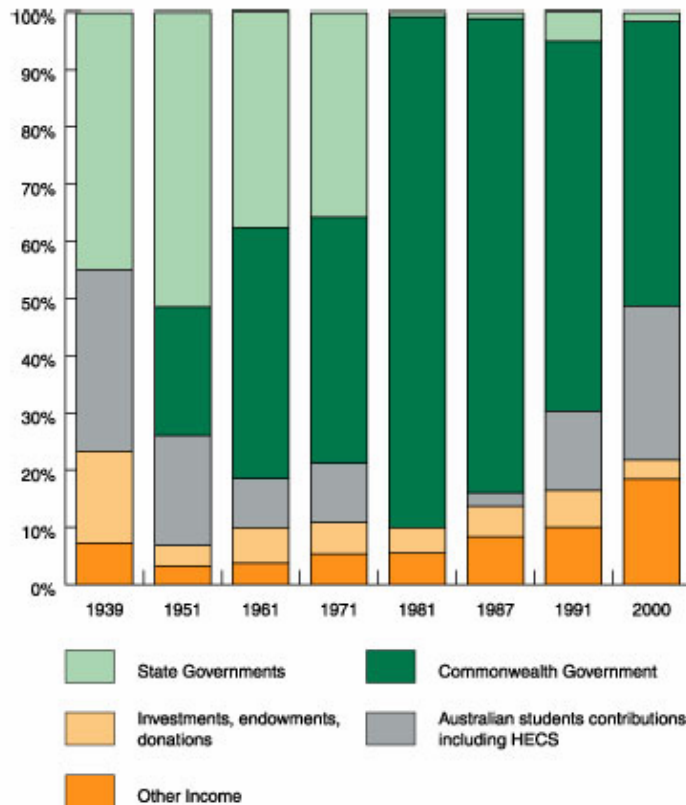


Figure 1: Government Funding of Universities has been Decreasing Since 1981²⁰

The Postgraduate Board recommends that 1981 ratios of government funding of higher education be reinstated and that postgraduate coursework fees be reassessed, and abolished where appropriate.

Indigenous Postgraduate Students

Indigenous postgraduates can receive Abstudy payments if they meet the qualification criteria. While this availability provides the Indigenous student with at least some level of income support, it remains woefully inadequate.

Currently UNSW has only 3 postgraduate students who identify as being Indigenous. Whilst the reasons for low representation of Indigenous Australians in higher education are numerous, financial stress is one of the predominant factors. This is evidenced in that UNSW's three Indigenous postgraduates work fulltime for financial security, while juggling study and family commitments. Yet the fulltime employment of Indigenous parents now precludes their own children from entering higher education. Changes to Abstudy which introduced the Parental Income Test have led to the shameful situation where one generation

²⁰ Nelson, B., *Higher Education at the Crossroads – Appendix*, p 53 cited in Council of Australian Postgraduate Student Associations, *International Students in Higher Education*

has succeeded in higher education, but the next is excluded by their parents' success.

This has the flow on ramification of preventing the parents from continuing their education by moving on to postgraduate study due to the cost.

Solutions to this problem are reasonably easy. In Aboriginal communities a teenager is considered to have reached adulthood at the age of 15. Abstudy needs to be revised to reflect cultural specificity by lowering the age for qualification for the Independent Rate to 15. The Parental Income Test also needs to be disbanded and the income levels governing receipt of Abstudy should be altered to reflect the fact that the income of Indigenous Australians supports an extended family group, rather than the traditional British nuclear family unit.

The Postgraduate Board recommends that Abstudy regulations recognise the age of 15 as being the age of independence and that the Parental Income Test be removed from Abstudy.

As Indigenous Australians must cope with educational disadvantage at all levels, it is important that more resources be directed into the support of Indigenous tertiary students, and postgraduates in particular. It is vital that the income support available through Abstudy reflect a living wage. Scholarship schemes such as that available to Indigenous doctoral students to complete their degrees if they are employed in academia need to be at the level of wage replacement, rather than equivalent to the APA. As Abstudy is at the discretion of the Federal Minister for Education, rather than being legislated, it is a relatively straightforward process for these changes to be incorporated.

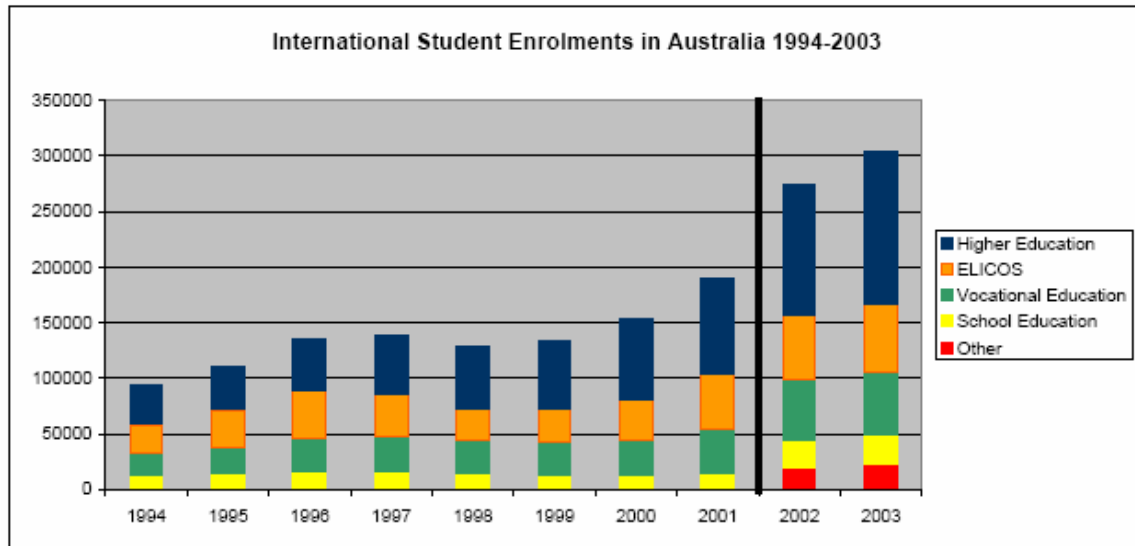
The Postgraduate Board recommends that Abstudy be increased to the level of the Average Male Weekly Earnings.

Further schemes need to be introduced to increase Indigenous participation in and completion of postgraduate education. The concept of cadetships would be beneficial. These could take the form of a straight cadetship whereby the student is paid a living wage while studying and is then "bound" to academia. An alternative would be that the student would be employed as an academic but would work at a reduced load while completing their degree, but would continue to be entitled to a full time wage.²¹

International Postgraduate Students

²¹ My thanks to Sue Green, Director, Aboriginal Support and Aboriginal Studies Program Centre, UNSW for her assistance in preparing this section.

The participation of international students in the Australian education sector has increased steadily over the past decade (See Figure 2). UNSW enjoys a healthy international student enrolment, and places significant reliance upon the income generated from this source. There is also an onflow of economic benefit to business in the vicinity of the university, and to the Australian economy in general. Despite this, international postgraduate students receive little in the way of financial concessions, and often suffer considerable financial hardship.



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International postgraduate students face many of the same problems relating to the high cost of living that are experienced by local students, but they are further disadvantaged by their visas restricting the number of hours they are able to work. In addition, many international postgraduates have strict time restraints placed upon their degree completion by their home countries and this pressure can make finding time for employment impossible. The restrictions that study loads place on these students' availability for work is similar for local postgraduates, but is often exacerbated for international students by language difficulties and prejudice of employers.

In the majority of cases recipients of the IPRS receive the same amount of income support as local students receiving the APA. However, this amount is not guaranteed as legislation allows for the amount of income support to be as little as \$10,000.

Even at the rate of the APA, the international student is at an extreme disadvantage as they have no local housing available to them through relatives

²² Commonwealth of Australia, *AEI Market Indicator Data 2003*, extracted 2004.

or parents. The private rental market is very expensive in the suburbs surrounding UNSW, and as many students bringing their families to Australia with them, rents can be exorbitant. Living in suburbs further afield may bring the advantage of cheaper rent, but increase travel costs as international students are not recipients of travel concessions in NSW.

I think it is absolutely unfair of the NSW state government to charge us students full fare. I just can't understand it. There are over 8000 students traveling to and from University everyday. The transport department would definitely make a lot of money even if we were given student concession. I think something should be done about this. It's just compounding our economic problems.²³

The Postgraduate Board recommends that travel concessions be made available to international students throughout Australia.

Those international students who bring their families are subjected to substantial additional expenses, not just with the high cost of living in Sydney, but with government imposed burdens. Students who are fortunate to receive an IPRS or AusAid scholarship also qualify to receive Childcare Benefits, but all other international students are excluded. At the UNSW student childcare centre, House at Pooh Corner, student's fees are highly subsidised by both the Postgraduate Board and Student Guild. Despite this, student weekly fees are still \$198 per child placing them well out of the reach of a struggling international postgraduate student who is excluded from the Childcare Benefit. Tigger's Place, another UNSW childcare centre, but one not receiving student organisations' subsidy, charges \$275 per week, making it beyond consideration for any student.

This situation has multiple consequences. International postgraduates are subjected to extreme hardship to cover childcare fees if no parent is available to stay at home with the child/ren. In some cases, both parents have been accepted as students so childcare is a necessity. In other cases, it was intended that the non-student parent would study English while in Australia, or that they would apply for a work visa while here to assist in support of the family. These important pursuits must often be abandoned due to the cost of childcare. The additional stress and strain placed upon an international student due to childcare costs can significantly affect their capacity to study. As students from many foreign countries are required to repay the cost of their country's scholarship when they return home, and the debt is transferred to family members if not met by the student, any problems in meeting their study load can cause students great hardship.

The Postgraduate Board recommends that the Childcare Benefit be

²³ Dilip, International Student, Email Communication, UNSW.

extended to parents and guardians who hold student visas.

International students with children are not granted a student visa unless they can prove that they also abide by the requirement that

“Members of your family who are aged between 5 and 18 years of age, and who will be living in Australia for more than 3 months, will not be granted a visa unless you can provide evidence that:

- they are enrolled in an Australian school, and
- any school fees payable have been paid.”²⁴

In NSW public schools this cost must be borne by the parents. All parents must pay an application fee of \$110 per student, plus an annual fee of \$7,800 - \$10,500²⁵ depending on the year of school the child is in. Such fees are debilitating for international students.

The Postgraduate Board recommends that public school education be available without cost to all children in Australia, including children of student visa holders.

The Opportunity Costs of Undertaking Postgraduate Study

A higher education degree is often touted as deriving only positive life opportunities for students (e.g. increased capacity to earn). However, the Postgraduate Board feels that due to this emphasis on the positive aspects of tertiary education the opportunity costs of undertaking a postgraduate degree tend to go unacknowledged. Such costs should be taken into account as additional reasons for the federal government to increase income support for Australia’s postgraduate students.

Students undertaking postgraduate study have the double impact of forgoing a significant level of income and adding to their student debt if they choose to finance their degree via PELS (or in the future FEE-HELP). This sacrifice only intensifies the debilitating impact of HECS debts incurred during the completion of an undergraduate degree. The debts accrued by HECS and PELS (FEE-HELP) and the sacrifice in income through paying upfront fees or suspending work to undertake full-time study has specific implications for postgraduate students including their capacity to borrow, home ownership, their ability to make superannuation savings and fertility.

a) Capacity to borrow

²⁴ <http://www.immi.gov.au/study/family/policy.htm>

²⁵ http://www.schools.nsw.edu.au/gotoschool/intnl_students/stuvisaholder/feespayment.php

Research in New Zealand has shown that students' accrued higher education debts have had a significant negative impact on whether a financial institution will approve such individuals' loan applications, despite their post-degree income.²⁶ Regardless of whether Australian financial institutions consider a person's total student debt as a liability, compulsory debt repayments, which can represent up to a 10 per cent loss of income if a person has both a HECS debt and a Student Financial Supplement Loan, inhibit the capacity of Australians to save for a home deposit, or to meet mortgage, personal loan or credit card repayments. As is already the case in New Zealand, escalating student debt may make it increasingly difficult for Australian graduates to access private finance. This will not only reduce the capacity of graduates to purchase a house, or even a car, and therefore reduce the flow of graduate income into the Australian economy; it may also pose future challenges for the Australian financial industry as the proportion of loan applicants who fail to qualify for lending approval increases.²⁷

b) Home ownership

Related to Australian students' future capacity to borrow is home ownership. In Australia, compulsory student debt repayments delay the capacity of graduates to save a first home deposit and make mortgage repayments. This has influenced the following trends:

- The median age of first home buyers had risen from 30.2 years in 1988 to 31.8 years in 1996-97.
- The current national level of home ownership is beginning to fall after three decades of remaining stable at 70%.
- Home ownership is predicted to fall to under 60% over the next 30 years, and to become closer to 50% in Sydney over the same period.²⁸

The ability to own your own home is something that earlier generations have taken for granted. However, home ownership is fast becoming a goal less attainable for subsequent generations who are burdened by student debts. This inability to purchase a home has implications for future generations to support themselves during retirement leaving them vulnerable in their old age, despite their education.

c) Ability to make superannuation savings

The sacrifice in income associated with full-time postgraduate study also has implications for postgraduate students' superannuation savings and their future capacity to be self-funded during retirement. For instance the average PhD takes 6 years to complete while the average Masters degree by research takes 4.5

²⁶ <http://www.capa.edu.au/frameset.html?./papers/index.html>

²⁷ <http://www.capa.edu.au/frameset.html?./papers/index.html>

²⁸ <http://www.capa.edu.au/frameset.html?./papers/index.html>

years.²⁹ This is a significant period of time over which minimal superannuation savings are made. Assuming that these students are all capable of earning the average weekly wage of \$49,295, the sacrifice of this income also entails the sacrifice of a 9% loading of superannuation. This loss translates into approximately \$4,500 per year. This once again leaves individuals who undertake a postgraduate degree at a significant disadvantage when they come to retire.

The Postgraduate Board recommends that all university scholarships have a compulsory superannuation component of 9% added to them.

d) Ability to start a family/fertility

Student debt has also meant that Australians are delaying having their first child, and choosing to have fewer children.

- Australia's fertility rate reached a record low in 2001 with women having an average of 1.73 children, and men an average of 1.67 children. This is significantly lower than the average of 2.1 children per couple needed to replace our current population.
- The median age of Australian mothers at the birth of their first child rose from 24 in 1975 to 29 in 2000.³⁰

All Australian taxpayers will have to pay the costs associated with an ageing population, as student debt restricts the number of children that families can afford to raise and contributes to more graduates leaving Australia. An ageing population will mean that public spending on health, housing, aged care and superannuation will increase at the same time as the working-age population funding this spending through taxation decreases.³¹

The increased burden of higher education debt being placed upon students is acting as a far more effective contraceptive and limit on national population levels than any of the medical advances made during the latter half of the twentieth century. The Postgraduate Board believes that individuals should not have their ability to start a family restrained simply because of a debt incurred in the pursuit of education.

e) Postgraduate Degree Aversion

The costs to postgraduate students described above should not be underestimated. Most postgraduate students come to their degree with already significant HECS debts, the additional costs of PELS (FEE-HELP) and loss of

²⁹ <http://www.canberra.edu.au/celts/QPR/2000/Gordon2000.pdf>

³⁰ <http://www.capa.edu.au/frameset.html?./papers/index.html>

³¹ <http://www.capa.edu.au/frameset.html?./papers/index.html>

income through up-front fees and/or suspending full-time paid employment act as significant barriers to individuals considering undertaking a postgraduate degree. This has implications for Australia's economic future, where the nation's ability to compete in a global economy is linked directly to its population's ability and desire to continue to educate themselves throughout their working lives.

Equitable Access to Education

It is vital that income support be extended to all levels of postgraduate education. It is also imperative that this funding offer realistic financial support to postgraduates living in suburban Sydney. The lack of such support condemns many students to poverty that continues well after their degree is completed, while totally excluding many others. As the base requirements for employment in many fields continue to expand to include postgraduate qualifications, such careers will be restricted to those with financial comfort rather than academic merit if the current situation is not rectified.

The current scholarship program needs to be greatly expanded and linked more closely to the true cost of living. Rent Assistance must be made available to postgraduate students in need. More childcare places should be made available to students, and the Childcare Benefit extended to international student visa holders. The Education Supplement to the Parenting Payment should be extended to include all postgraduates.

The personal financial and social sacrifices of postgraduate study must be considered in association with the long term national economic and demographic consequences. Whilst a student gains immeasurable value from their education, many must currently suffer increasing and ongoing financial stress in this pursuit.

Summary of Recommendations

The Postgraduate Board recommends:

- * that government income support be extended to include all levels of postgraduate study, and that income support be linked to the Average Male Weekly Earnings.
- * that the number of APAs available to students be significantly increased and that the amount of stipend attached to the APA is increased to match the Average Male Weekly Earnings.
- * that the stipend attached to the IPRS equal that of the APA, and that both be equal to Average Male Weekly Earnings.
- * that Rent Assistance be made available to all postgraduate students in financial stress.
- * that all Honours courses attract a HECS scholarship.
- * that the proposed cap on FEE-HELP be abolished.
- * that 1981 ratios of government funding of higher education be reinstated and that postgraduate coursework fees be reassessed, and abolished where appropriate.
- * that Abstudy regulations recognise the age of 15 as being the age of independence and that the Parental Income Test be removed from Abstudy.
- * that Abstudy be increased to the level of the Average Male Weekly Earnings.
- * that travel concessions be made available to international students throughout Australia.
- * that the Childcare Benefit be extended to parents and guardians who hold student visas.
- * that public school education be available without cost to all children in Australia, including children of student visa holders.
- * that all university scholarships have a compulsory superannuation component of 9% added to them.

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2003 Statistics Book: Statistics for Information and Planning, University of New South Wales, 2003.

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Dilip, International Student, Email Communication, UNSW.

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<http://www.abs.gov.au/Ausstats/abs@.nsf/0/ba84bbb55b643021ca2568a90013934e?OpenDocument>

<http://www.canberra.edu.au/celts/QPR/2000/Gordon2000.pdf>

<http://www.capa.edu.au/frameset.html?./papers/index.html>

http://www.centrelink.gov.au/internet/internet.nsf/payments/pay_how_abs.htm

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