

# Submission

to

Senate Employment, Workplace Relations and Education  
References Committee

## **Inquiry into student income support**

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Southern Cross  
University



Coffs Harbour  
Students'  
Association  
Incorporated

**SUBMISSION TO THE INQUIRY INTO  
'THE LIVING COSTS FOR STUDENTS ENROLLED IN FULL-TIME  
AND PART-TIME COURSES' 2004**

Prepared by Neville Neal, Timothy Curtain and Anna Stelmach

**AUTHORISED BY NEVILLE NEAL  
10<sup>TH</sup> JUNE 2004**

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# Introduction

The Student Association at the Coffs Harbour Campus of the Southern Cross University is an elected body that represents students enrolled both internally and externally at the campus. We welcome the opportunity to comment on the current inquiry being undertaken into the living cost of students. We believe these issues should be considered in conjunction with the recommendations of the “A Hand Up Not A Hand Out” report. Coffs Harbour has been identified as a low socio-economic area and education is one way that that people can break out of the sometimes, intergenerational poverty trap. In light of this, we have addressed the following terms of reference from the perspective of a students in this situation.

- a) current measures for student income support, including Youth Allowance, Austudy and Abstudy, with reference to:
  - (i) the adequacy of these payments, and
  - (ii) the ineligibility of Austudy recipients for rent assistance;
- b) the effect of these income support measures on students and their families, with reference to:
  - (i) the increasing cost of higher education, and
  - (ii) students being forced to work longer hours to support themselves
- c) the importance of adequate income support measures in achieving equitable access to education, with reference to :
  - (i) students from disadvantaged backgrounds, and
  - (ii) improving access to education

In preparing this submission, we have been aware of the specific problems faced by students at regional universities. The working definition of poverty encompasses financial hardship, as well as issues of quality of life, stress and academic outcomes.

## Background

Adequacy of youth Allowance, Austudy and Abstudy payments.

Students between the ages of 16-24 are entitled to a government cash payment, Youth Allowance. The allowance is granted to full-time students undertaking secondary school studies and higher education studies. The information within the following submission is primarily concerned with higher education students receiving this allowance.

The following information is a comparison between the government cash payment granted to university and higher education students, in relation to

associated living expenses and education costs. Comparing Youth allowance and student expenditure suggests that the allowance is inadequate. The information provided relates to minimum Coffs Harbour living expenses and maximum government cash payment.

### **Youth Allowance**

Youth allowance of \$318.50 per fortnight, is being paid to students (under 18 to 24 years) living away from home. This payment includes a government rent subsidy Rent Assistance. Rent Assistance is granted to students at 1/3 of rental cost based on the rent being over \$42.40 per week to a maximum amount of \$106.00 per week. These payments when combined with maximum government payment proved to be inadequate compared to minimum living expenses.

#### **Single residential accommodation:**

Minimum single residential accommodation (in Coffs Harbour) starts at \$130.00 per week (Coffs Harbour Economic Profile, 2003). The minimum cost of renting is \$24.00 per week higher than the maximum amount of rent assistance of \$106.00 per week. The maximum amount of rent assistance is \$47.70 per week, which falls short of meeting the minimum level of assistance of \$8.00 per week. The amount of youth allowance remaining after paying for the minimum accommodation costs is \$76.70 per week.

Other expenses include:

- Electricity is an average of \$30.00 per week. (Remaining Youth Allowance is \$47.60)
- The minimum cost of food expenditure for a student is \$50.00 per week. (The amount of youth allowance remaining after paying a food budget is -\$2.40 per week)
- The minimum amount of transport costs per student is \$14.00 per week using public transport. (Remaining youth allowance budget of -\$15.10 per week)
- The cost of transport per student using private transport [car, motorbike] is \$17.00 per week. (Remaining youth allowance of -\$19.40 per week - additional \$570.00 per year must be saved by students to pay for vesical registration)
- The average price per text book is \$90.00, with full time students required to purchase 3-5 books per semester. The total amount of text book expenditure per student per semester is a minimum of \$360.00 based on students undertaking 4 units)

### Maximum payment of Common Youth Allowance

Rent assistance for CYA	=\$2480.40
Yearly income for CYA	=\$8281.00
Yearly cash payment of CYA & RA	=\$10,748.40

### Minimum Living cost

Yearly cost of minimum rent	=\$6760.00+\$1040.00(electricity) =\$7800.00
Yearly cost of food	=\$ 2600.00
Yearly cost of transport (private)	=\$ 884.00 + \$570.00(car rego)
Yearly cost of transport (public)	=\$728.00(At \$2.00 one way with concession)
Yearly cost of Text books	=\$ 720.00
Yearly cost of student expenses in Coffs Harbour	=\$12,574.00 (with private Transport)
Yearly cost of student expenses in Coffs Harbour	=\$11,848.00 (with public transport)

Youth allowance falls short of living expenses by \$1,100.00-\$1,826.00 per annum

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses

### **Shared accommodation:**

Shared residential accommodation starts at \$385.00 per week for a 3-4 bedroom apartment or flat. Minimum rental rates for 3 bedroom shared accommodation starts at \$128.30 per week per person (NSW.gov 2003). Minimum cost for 4 bedroom accommodation starts at \$96.25 (NSW.gov 2003) per week per person. Rent assistance is granted at a maximum of \$31.80 per week for students living in shared accommodation. The maximum assistance is \$84.80 per week per student.

### **3 student shared accommodation:**

The minimum shared renting cost for 3 students renting 3 bedroom accommodation starts at \$128.30 per week per person (NSW.gov 2003). The minimum cost of renting is \$43.50 per week higher than the maximum amount of rent assistance of \$84.80 per week. The maximum amount of rent assistance is \$31.80 per week, which falls short of minimum rent assistance by \$14.50 per week. The amount of youth allowance and rent assistance remaining after paying for the minimum accommodation cost is \$62.75 per week.

- Electricity is an average of \$20.00 per week.(Remaining Youth Allowance is \$42.75)

- The minimum cost of food expenditure for a student is \$50.00 per week.(Remaining Youth Allowance is -\$7.25)
- The minimum amount of transport costs per student is \$14.00 per week using public transport. (Remaining youth allowance is -\$21.25 per week).
- The cost of transport per student using private transport is \$17.00 per week.(Remaining Youth Allowance is -\$24.25 per week). Additional registration expenses not included.
- The average price per text book is \$90.00, with full time students required to purchase 3-5 books per semester. The total amount of text book expenditure per student per semester is a minimum of \$360.00 based on students undertaking 4 units

#### Maximum payment of Youth Allowance

Rent assistance for CYA	= \$1653.60
Yearly income for CYA	= \$8281.00
Yearly cash payment of CYA & RA	= \$9934.60

#### Minimum Living cost for tri shared accommodation

Yearly cost of minimum rent	= \$6617.00 + \$1040.00 (electricity) = \$7711.60
Yearly cost of food	= \$2600.00
Yearly cost of transport (private)	= \$884.00 + \$570.00 (car registration)
Yearly cost of transport (public)	= \$728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	= \$720.00 (At minimum book purchased)
Yearly cost of student expenses in Coffs Harbour	= \$12,485.60 (with private Transport)
Yearly cost of student expenses in Coffs Harbour	= \$11,759.60 (with public transport)

Youth allowance falls short of living expenses by \$1,825.00-\$2551.00 per annum

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses.

#### **4 student shared accommodation:**

The minimum shared renting cost for 4 student renting, 4 bedroom accommodation starts at \$96.25 per person per week (NSW.gov 2003). The minimum cost of renting is \$11.45 per week higher than the maximum amount of

rent assistance issued at \$84.80 per week. The maximum amount of rent assistance issued is \$31.80 per week, which falls short of the minimum cost of rent assistance by \$3.80 per week. The amount of youth allowance and rent assistance remaining after paying for the minimum accommodation costs is \$62.75 per week.

- Electricity is an average of \$15.00 per week. (Remaining Youth Allowance is \$57.75)
- The minimum cost of food expenditure for a student is \$50.00 per week. (Remaining Youth Allowance is \$7.25)
- The minimum amount of transport costs per student is \$14.00 per week using public transport. (Remaining Youth Allowance is -\$6.25 per week).
- The cost of transport per student using private transport is \$17.00 per week. (Remaining Youth Allowance is -\$9.75 per week). Additional registration expenses not included.
- The average price per text book is \$90.00, with full time students required to purchase 3-5 books per semester. The total amount of text book expenditure per student per semester is a minimum of \$360.00 based on students undertaking 4 units.

Maximum payment of Youth Allowance

Rent assistance for CYA	= \$1653.60
Yearly income for CYA	= \$8281.00
Yearly cash payment of CYA & RA	= \$9934.60

Minimum Living cost for quad shared accommodation

Yearly cost of minimum rent	= \$5005.00 + \$1040.00 (electricity) = \$6045.00
Yearly cost of food	= \$2600.00
Yearly cost of transport (private)	= \$884.00 + \$570.00 (car rego) or \$185.00 (motor bike rego)
Yearly cost of transport (public)	= \$728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	= \$720.00 (At minimum book purchased)
Yearly cost of student expenses in Coffs Harbour	= \$10,819.00 (with private transport)
Yearly cost of student expenses in Coffs Harbour	= \$10,093.00 (with public transport)

Youth allowance falls short of living expenses by \$158.40 - \$884.40 per annum

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses.

## Austudy

Austudy of \$318.50 per fortnight, is paid to students over 25 years living away from home. This payment does not attract Rent Assistance. This payment when applied to accommodation, living and education expenses is inadequate.

### **Single residential accommodation**

Minimum single residential accommodation (in Coffs harbour) starts at \$130.00 per week (NSW.gov 2003). The amount of youth allowance remaining after paying for the minimum accommodation costs is \$29.25 per week.

Other expenses include:

- Electricity is an average of \$30.00 per week. (Remaining Youth Allowance is -\$0.75)
- The minimum cost of food expenditure for a student is \$50.00 per week. (The amount of youth allowance remaining after paying a food budget is -\$50.75 per week)
- The minimum amount of transport costs per student is \$14.00 per week using public transport. (Remaining youth allowance budget of -\$64.75 per week)
- The cost of transport per student using private transport [car, motorbike] is \$17.00 per week. (Remaining youth allowance of -\$67.75 per week - additional \$570.00 per year must be saved by students to pay for registration)
- The average price per text book is \$90.00, with full time students required to purchase 3-5 books per semester. The total amount of text book expenditure per student per semester is a minimum of \$360.00 based on students undertaking 4 units)

### Maximum payment for Austudy

Yearly income from Austudy	= \$8281.00
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### Minimum Living cost

Yearly cost of minimum rent	= \$6760.00 + \$1040.00 (electricity) = \$7800.00
Yearly cost of food	= \$2600.00



Yearly cost of transport (private)	= \$ 884.00 + \$570.00(car rego)
Yearly cost of transport (public)	= \$728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	= \$ 720.00
Yearly cost of student expenses in Coffs Harbour	= \$12,574.00 (with private Transport)
Yearly cost of student expenses in Coffs Harbour	= \$11,848.00 (with public transport)

Youth allowance falls short of living expenses by \$3567.00-\$4293.00 per annum

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses.

### **Shared accommodation:**

Shared residential accommodation starts at \$385.00 per week for a 3-4 bedroom apartment or flat. Minimum rental rates for 3 bedroom shared accommodation starts at \$128.3 per week per person (NSW.gov 2003). Minimum cost for 4 bedroom accommodation starts at \$96.25 (NSW.gov 2003) per week per person. Rent assistance is granted at a maximum of \$31.80 per week for students living in shared accommodation. The maximum assistance is \$84.80 per week per student.

### **3 student shared accommodation:**

The minimum shared renting cost for 3 students renting 3 bedroom accommodation starts at \$128.30 per week per person (NSW.gov 2003). The amount of youth allowance and rent assistance remaining after paying for the minimum accommodation costs is \$30.95 per week.

- Electricity is an average of \$20.00 per week.(Remaining Youth Allowance is \$10.95)
- The minimum cost of food expenditure for a student is \$50.00 per week.(Remaining Youth Allowance is -\$39.05)
- The minimum amount of transport costs per student is \$14.00 per week using public transport. (Remaining youth allowance is -\$53.05 per week).
- The cost of transport per student using private transport is \$17.00 per week.( Remaining Youth Allowance is -\$56.05 per week). Additional registration expenses not included.
- The average price per text book is \$90.00, with full time students required to purchase 3-5 books per semester. The total amount of text book expenditure per student per semester is a minimum of \$360.00 based on students undertaking 4 units

### Maximum payment of Austudy

Yearly income from Austudy	= \$8281.00
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### Minimum Living cost for tri shared accommodation

Yearly cost of minimum rent	= \$6617.00 + \$1040.00 (electricity) = \$7711.60
Yearly cost of food	= \$2600.00
Yearly cost of transport (private)	= \$884.00 + \$570.00 (car registration)
Yearly cost of transport (public)	= \$728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	= \$720.00 (At minimum book purchased)
Yearly cost of student expenses in Coffs Harbour	= \$12,485.60 (with private transport)
Yearly cost of student expenses in Coffs Harbour	= \$11,759.60 (with public transport)

Youth allowance falls short of living expenses by \$3478.00 - \$4204.00 per annum

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses.

#### **4 student shared accommodation:**

The minimum shared renting cost for 4 students renting, 4 bedroom accommodation starts at \$96.25 per person per week (NSW.gov 2003). The amount of Austudy remaining after paying for the minimum accommodation costs is \$63.00 per week.

- Electricity is an average of \$15.00 per week. (Remaining Youth Allowance is \$48.00)
- The minimum cost of food expenditure for a student is \$50.00 per week. (Remaining Youth Allowance is -\$2.00)
- The minimum amount of transport costs per student is \$14.00 per week using public transport. (Remaining Youth Allowance is -\$16.00 per week).

- The cost of transport per student using private transport is \$17.00 per week. (Remaining Youth Allowance is -\$18.00 per week). Additional registration expenses not included.
- The average price per text book is \$90.00, with full time students required to purchase 3-5 books per semester. The total amount of text book expenditure per student per semester is a minimum of \$360.00 based on students undertaking 4 units.

#### Maximum payment of Austudy

Yearly income from Austudy	= \$8281.00
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#### Minimum Living cost for quad shared accommodation

Yearly cost of minimum rent	= \$5005.00 + \$1040.00 (electricity) = \$6045.00
Yearly cost of food	= \$2600.00
Yearly cost of transport (private)	= \$884.00 + \$570.00 (car rego) or \$185.00 (motorbike rego)
Yearly cost of transport (public)	= \$728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	= \$720.00 (At minimum book purchased)
Yearly cost of student expenses in Coffs Harbour	= \$10,819.00 (with private transport)
Yearly cost of student expenses in Coffs Harbour	= \$10,093.00 (with public transport)

Youth allowance falls short of living expenses by \$1812.00 - \$2538.00 per annum

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses

#### **Abstudy:**

Abstudy is accessible for Australian citizens of aboriginal and Torres Strait Islander descent, undergoing full-time and part time studies. Students between the ages of 16-20 years receive \$318.50 per fortnight for studying full-time and living away from home. Students 21 and over receive \$389.20 per fortnight for studying full-time. Students receiving Abstudy are entitled to receive rent assistance, and other learning based payments.

#### Maximum payment of Abstudy (student age 16-21)

Rent assistance for Abstudy	= \$2480.40
Yearly income for Abstudy	= \$8281.00
Yearly cash payment of Abstudy	= \$10,748.40

### Minimum Living cost

Yearly cost of minimum rent	=\$ 6760.00 +\$1040.00 (electricity) = \$7800.00
Yearly cost of food	=\$ 2600.00
Yearly cost of transport (privet)	=\$ 884.00 + \$570.00(car rego) or \$185.00 (motorbike rego)
Yearly cost of transport (public)	= \$ 728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	=\$ 720.00 (At minimum book purchased)
Yearly cost of student expenses in Coffs Harbour	=\$12,574.00 (with private transport)
Yearly cost of student expenses in Coffs Harbour	=\$11,848.00 (with public transport)

Inadequacy of maximum Abstudy with minimum living expense is insufficient by \$1,100.00-\$1,826.00

\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses

### Maximum payment of Abstudy (student age 21 over)

Rent assistance for Abstudy	=\$2480.40
Yearly income for Abstudy	=\$10119.20
Yearly cash payment of Abstudy & RA	=\$12599.60

### Minimum Living cost

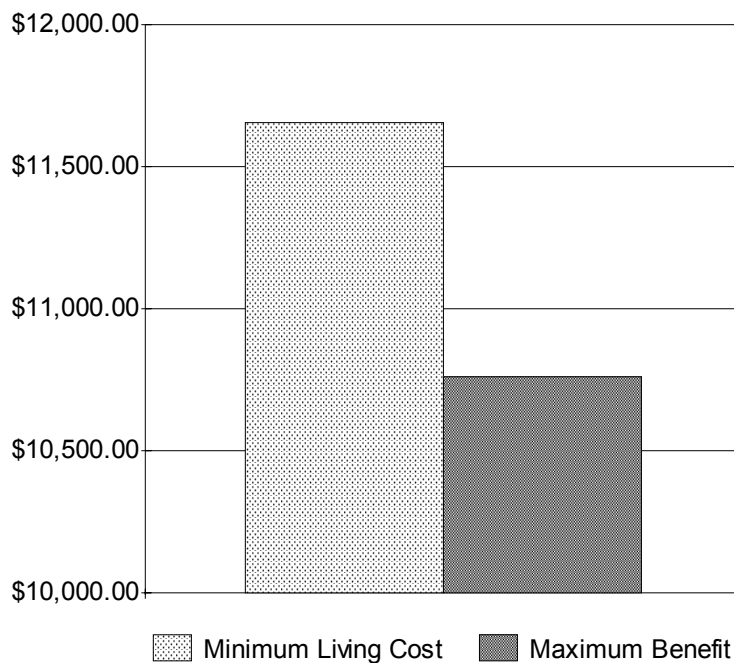
Yearly cost of minimum rent	=\$ 6760.00 +\$1040.00 (electricity) = \$7800.00
Yearly cost of food	=\$ 2600.00
Yearly cost of transport (privet)	=\$ 884.00 + \$570.00(car rego) or \$185.00 (motorbike rego)
Yearly cost of transport (public)	= \$ 728.00 (At \$2.00 one way with concession)
Yearly cost of Text books	=\$ 720.00 (At minimum book purchased)
Yearly cost of student expenses in Coffs Harbour	=\$12,574.00(with private transport)
Yearly cost of student expenses in Coffs Harbour	=\$11,848.00 (with public transport)

Inadequacy of maximum Abstudy with minimum living expense is insufficient by \$26.60, and sufficient by \$751.60 (based on public transport)

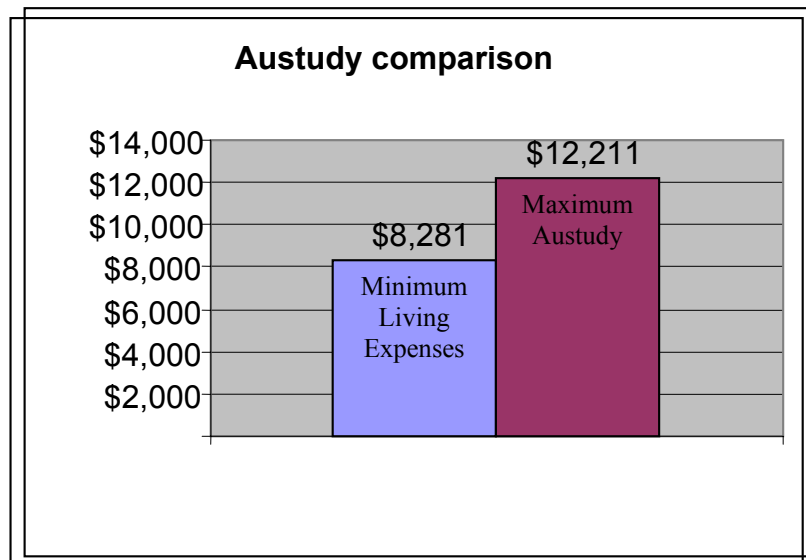
\*\* These living expenses do not include personal items, clothes, stationary, medical and dental expenses and computer expenses.

### The Increasing Cost of Higher Education

Government benefits such as youth allowance with Rent assistance fails to allow for the expenses of university students such as clothing, stationary, telecommunications, computer and printing costs, water usage, medical costs not covered by health care cards, and basic household items. More importantly, youth allowance fails to meet the more basic living expenses incurred by the student, such as accommodation, food, transport, electricity, and text-books. This can be seen in the graph below:



Given that the minimum gap between government payments and actual living expenses is \$895.40, Youth Allowance covers only 92% of actual living costs, of food, rent, electricity and transport. This support allowance is insufficient for covering the costs of medical, dental, clothing, shoes, bedding, furniture and other living expenses.



## Focus Groups

In May 2004, the Southern Cross University Student Association, Coffs Harbour conducted 3 focus groups for students to discuss the aspects of student poverty that were of concern. The following is an outline of comments by various students.

“The amount of money you receive isn’t enough, I can’t afford books and other necessities of study” **Kim 29 years, single in shared rented accommodation.**

“I’d be better off on the dole; I’d get more and have less expenses” **Ben 24 years, single shared rented accommodation.**

“I have a child and after a full day at uni I have to go to work to pay the bills, I’m trying to make a better live for a child I don’t get to see” **Sophie 23 years, single, 1 child, shared rented accommodation.**

“ I find it pretty hard, I know there are some a lot worse off, but after 10 months of being unemployed after becoming redundant there isn’t much left in the kitty to pay the bills, you can’t do much on \$150.00 from Austudy and another \$100.00 from a part-time job” **Danny 45 years, single own house.**

“I reckon it’s unfair that to get enough money to study you have to work and that work isn’t an acceptable excuse for an extension for essays” **Jenny 20 years, single shared renal accommodation.**

“I have to regularly ask for handouts from welfare agencies to pay for basic stuff, food, phone, and electricity. I’m trying to get an education so I’m not on welfare for the rest of my life, but sometimes I really wonder if its worth it” **Angela 41 years, divorced, 2 children rented accommodation.**

“Sometimes I have to miss lectures because I can’t get a babysitter, professional child care isn’t an option – the money just doesn’t go that far. I tried attending a lecture once with child in hand but it wasn’t a good idea – no one can keep a 2 year old quiet for a 2 hour lecture” **Sasha 27 years, 1 child, single lives with parent.**

“If it wasn’t for the textbook loan from the student association I would have to borrow from the library, most texts are only on 2 hour loan and there’s only 1 or 2 copies so you can’t usually get one around exam time” **Phil 24 years, single, shared rental accommodation.**

The discussion in the focus groups highlighted the affects of the inadequacy of income support for students from a wide range of backgrounds. No one who attended the focus groups expressed a view that income support was sufficient to meet their needs while they studied. The Southern Cross University Student Association receives many enquiries from students in need of financial help. The association provides a limited number of textbooks on a semester loan for students in extreme situations but has insufficient funds to fulfil the number of requests that are received.

## **Recommendations**

- a) current measures for student income support, including Youth Allowance, Austudy and Abstudy, with reference to:
- (iii) the adequacy of these payments, and

**The examination of the level of support in relation to expenses has highlighted the inadequacy of these payments, it is therefore recommended that Youth Allowance and Austudy be increased by a minimum of \$1500.00 per year.**

- (iv) the ineligibility of Austudy recipients for rent assistance;

**It is recommended that rent assistance be made available to all students or Austudy be increased by \$3,500.00 per year to allow for the inequity of payments.**

- b) the effect of these income support measures on students and their families, with reference to:
- (iii) the increasing cost of higher education, and

**It is recommended that**

- a) **GST be removed from textbooks.**

- b) **Textbook financial assistance be issued to students receiving Austudy, Youth Allowance and Abstudy. Alternatively, financial support could be given to Student Associations to provide text books to those in need.**
- c) **The level of HECS income threshold be \$29,000 per year, with all other repayments, incurring a bonus saving.**
- d) **That the RTA provide concession for vehicle registration and licence renewals as is the case with Pensions.**

c) Austudy receives rent assistance.

- (iv) students being forced to work longer hours to support themselves

**The examination of payments in comparison to expenses shows that students need to work to meet minimum living expenses to the detriment of their study. It is recommended that the level of support to students be increased as per previous recommendation. It is recommended that the threshold of unaffected earnings be raised to \$10,000.00 per year. It is further recommended that the tax free threshold for full time students be increased to \$10,000.00.**

c) The importance of adequate income support measures in achieving equitable access to education, with reference to :

- (i) students from disadvantaged backgrounds, and

**The examination of payments in comparison to expenses places most students in the category of disadvantaged, it is therefore recommended that the level income support recognise the disadvantages faced by students in general, and specifically parents, indigenous and those students with a disability.**

- (ii) Improving access to education

**Access to education is limited by many factors including income support, it is recommended that the level of income support be raised to a level that allows all people to participate in higher education.**



## **Summary**

This submission has highlighted the inadequacy of income support for students. For students to participate and achieve quality outcomes from their education it is essential that adequate income support be provided to all students. The current level of income support is impacting on the quality of educational outcomes. This will not only be of detriment to the students themselves, but also to the reputation of Australia's education system and its consequential impacts on the recruitment of international students.

The Australian education system has also prided itself on being fair and equitable. For this to continue it is essential that levels of income support be raised for all students.

The success of Australia as a nation is dependant on the quality of education it provides to its citizens.

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