



STUDENT INCOME SUPPORT INQUIRY

**Submission to the Employment, Workplace Relations
and Education References Committee**

Presented by

COURTNEY ROCHE
President
UNSW Student Guild

RAE DUFTY
Convenor
UNSW Postgraduate Board

Prepared by Scott Carn (Student Guild Executive Officer); Rae Dufty (Postgraduate Board Convenor); Yasmin Hunter (Student Guild Research Officer); Yvonne Luxford (Manager, Postgraduate Board); Jenny Markovic (Student Guild Research Officer) and Courtney Roche (Student Guild President).

University of New South Wales Student Guild

Level 1 East Wing Quadrangle Building
University of New South Wales NSW 2052

t. +61 2 9385 5454
f. +61 2 9385 6721
w. www.studentguild.unsw.edu.au

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SUMMARY

Everyone has the right to education...and higher education shall be equally accessible to all on the basis of merit.

Article 26, UN Declaration on Human Rights¹

In this submission, the University of New South Wales Student Guild of Undergraduates and Postgraduates (hereinafter “Guild”), seeks to address the terms of reference of the Student Income Support Inquiry.

The Guild believes that current measures for student income support are inadequate and thanks Senator George Campbell for the opportunity to engage with the Employment, Workplace Relations and Education References Committee on this issue.

The Guild acknowledges that the Department of Education, Science and Training does not hold the responsibility for providing student income support. It is the position of the Guild that student income support and student welfare is a fundamental structural barrier to the ability of people to access higher education in Australia. It is the opinion of the Guild that student welfare should be a fundamental concern of the Department of Education, Science and Training, and that this Department should administer all student income support. The precedent for this type of departmental demarcation is already clear, especially in the context of the Commonwealth Department of Veterans Affairs, which is responsible for the payment of a number of benefits and allowances to veterans, their spouses and children.

This submission deals with the living costs of students enrolled in full-time and part-time courses. This issue is sub-divided into the following five categories:

- 1 Commonwealth Income Support;
- 2 The (Henderson) Poverty Line;
- 3 Indigenous Income Support;
- 4 Indirect Commonwealth Support; and
- 5 Postgraduate Income Support.

1. Commonwealth Income Support

We discuss the need for DEST to play a greater role in overseeing the administration of student welfare services like Youth Allowance, Austudy, and ABSTUDY. We advocate a reform of Rent Assistance and stress the importance of such welfare if students are going to have the mobility necessary to access specialised or superior Universities.

2. The (Henderson) Poverty Line

We identify the (Henderson) poverty line figures in Australia to show that current student income support measures are insufficient to cover the basic costs of living. We challenge the notion that the situation is necessarily a “rite of passage” for all students who then go on to earn high incomes. We then identify the consequences to students who must work in order to access higher education. We advocate a change to the current indirect discrimination practices that operate at UNSW to preclude students in paid work from being treated equally to other “non-working” students in relation to assessment.

¹ Available from www.un.org/Overview/rights.html.

3. Indigenous Income Support

We discuss the rates of Indigenous Participation in Higher Education, noting especially the disappointing levels of participation at Group of Eight universities. We advocate a review of ABSTUDY, as well as the establishment the goal that 2.6 per cent of domestic students be Aboriginal or Torres Strait Islander-identifying by 2006.

4. Indirect Commonwealth Support

We identify the indirect costs of higher education to international students with young families. These costs stem from fees relating to childcare, schooling and are exacerbated by the inapplicability of suitable support mechanisms such as the parenting payment/pensioner education supplement. We also advocate for reforms to the "Educational Textbook Subsidy Scheme" that is shortly to expire on 1 July 2004.

5. Postgraduate Income Support

We express a series of concerns about the income support measures currently available to postgraduate students. We identify key areas for reform including increased funding to universities, extension to the current lengths of candidature for research students and the extension of the time period for APA awards.

There is a Table of Recommendations at the end of this submission.

COMMONWEALTH INCOME SUPPORT

Income support for many Australian students has been available, in various forms for a number of decades in Australia. It is arguable that the teaching scholarships provided by State Governments initially served this purpose. The teaching scholarships disappeared quite rapidly after the Whitlam Government introduced the Tertiary Education Assistance Scheme (TEAS). In 1983, TEAS and a number of related educational allowances were combined to form Austudy. The most recent change to the way in which the Commonwealth provides income support to the majority of students was the introduction of the (Common) Youth Allowance.

The reality remains that there is a number of significant barriers to accessing higher education in Australia. For many students, the primary structural barrier is their inability to support themselves whilst studying at university. The anecdotal experience of many students of hardship and financial poverty was confirmed by the 2001 report released by the Australian Vice-Chancellors Committee, *Paying Their Way: A Survey of Australian Undergraduate Student Finances*. This report was the first major investigation into student finances since 1984. In short, *Paying Their Way* stated that students were undergoing extreme personal financial hardship in order to continue studying. More specifically, *Paying Their Way* noted that:

Government income-support programs are very important in allowing less financially advantaged students to continue studying, but many concerns were expressed that the level of income support is too low and that access to the schemes is too restrictive. Austudy recipients are disadvantaged compared with Youth Allowance recipients because they are not eligible for 'rent assistance'. Because of the way in which the programs are structured, Youth Allowance and Austudy recipients have a strong financial disincentive to work more than about a day a week on average throughout the year. The total income from income support and limited part-time work, combined with educational expenses, leaves participants in these programs financially vulnerable.²

The reality remains for many students that even if they are in receipt of Commonwealth student income support, and work the maximum allowed under these schemes, the total income they receive is at best low.³ More students are working longer hours, with data from *Paying Their Way* showing that in 1984, about 50 per cent of full-time undergraduate students were in paid employment during semester, with the average number of hours worked during semester by those in paid employment was about 5 hours per week. By 2000, 72.5 per cent of all full-time students were in paid employment during semester, and the average number of hours worked during semester by those in paid employment had almost tripled to 14.5 hours per week.⁴

The Guild acknowledges that the Department of Education, Science and Training (DEST) does not hold the responsibility for providing student income support. It is the position of the Guild that student income support and student welfare is a fundamental structural barrier to the ability of people to access higher education in Australia; student welfare should be a fundamental concern of the DEST. DEST should administer all student income support, with the precedent for this type of departmental demarcation clear, especially in the context of the Commonwealth Department of Veterans' Affairs (DVA). DVA administers the delivery of the following pensions and allowances under the Direction of the Social Security Act 1991:

- Service Pensions;
- War Widow(er)'s and Orphans Pension;
- Disability Pensions;

² Michael & Hayden Long, Martin, "Paying Their Way: A Survey of Australian Undergraduate Student Finances, 2000," (Canberra: Australian Vice-Chancellor's Committee, 2001). P. 5.

³ Australian Social Trends - Housing Costs (Australian Bureau of Statistics, 2000 [cited 2003]); available from www.abs.gov.au/ausstats.

⁴ Long, "Paying Their Way." P. 6.

- Income Support Supplement;
- Social Security Age Pension⁵;
- Veterans' Children Education Scheme allowances; and
- Other assorted payments and allowances.

Below, the Guild addresses some key concerns it has with the current programs of Commonwealth student income support, specifically Youth Allowance, Austudy and ABSTUDY.

YOUTH ALLOWANCE

On July 1 1998, the Commonwealth Government introduced the Common Youth Allowance (CYA) for people who were undertaking studying, training, looking for work or were temporarily incapacitated. It replaced five Social Security payments for young people:

1. Youth Training Allowance;
2. Austudy, for students aged 16 to 24 years;
3. Newstart Allowance, for people aged 16 to 24 years;
4. Sickness Allowance, for people aged 16 to 24 years; and
5. Family Allowance, for secondary students aged 16 and 17 years old who were receiving more than the minimum rate.

The criteria for eligibility for the 'Independent' rate of pay are complex. In and of itself, this complexity poses a disincentive for young people to try and claim independence from their parents. Anecdotally, the Guild has found that this disincentive is often significant enough for many young people to settle for the non-Independent rate, or to stop trying to make a legitimate claim for Youth Allowance at all. In brief, a young person is considered independent if they have engaged in paid employment, earning a certain level, or working for a certain number of hours per week, within an eighteen-month period. Currently, the required level of income is approximately \$16,536 in the previous eighteen-month period, prior to making a claim for the 'Independent' rate of payment. Otherwise, young people who have previously worked in full-time paid employment of at least 30 hours per week for at least 18 months during any period of 2 years, or in part-time employment of at least 15 hours per week for the previous 2 years, can claim independence for Youth Allowance purposes.

Another method of claiming independence is through being in a de facto relationship or being married. Under current legislation, the definition of *de facto* does not include same-sex relationships, and is therefore discriminatory, by potentially placing a greater economic hardship upon students or young people in same-sex relationships.

The increasingly tight arrangements for a student claiming 'independence' under the criteria established by Centrelink are based on the assumption that parents would, and indeed could afford to give their child a part of the household income. As noted in *Student Poverty in the Enterprise University*, "such assumptions are largely fantasy. Many parents cannot afford to provide the income support needed to underwrite a young adult enrolled into a university program."⁶

That the age of independence is 25 is based upon the idea that young people remain dependent on their parents until the age of 25. Most students cease to receive direct financial support from their

⁵ From 26 March 1998, certain veterans, who receive a disability pension from the Department of Veterans' Affairs and their partners, can also have their social security age pension paid by DVA. More information is available in *Social Security Age Pension Overview* (Department of Veterans' Affairs, 2003 [cited 2003]); available from www.dva.gov.au/factsheets/documents/IS05%20Social%20Security%20Age%20Pension%20Overview.pdf.

⁶ Judith Bessant, "Student Poverty in the Enterprise University," (Melbourne: Australian Catholic University, 2000).

parents well before the age of 25, even if they continue to live in the family home. As Bessant states in *Student Poverty in the Enterprise University*:

“under the new arrangements, a student in 2001 living at home with a combined parental income of \$33,500 received \$40 a week, while those with parental income exceeding \$39,000 meant that they did not qualify for any income support. If a student’s parents provide the primary source of support, it follows that the financial resources of their family is a critical factor in terms of their standard of living.”⁷

Further, this dependence places financial pressures on families from clerical and blue-collar families in the \$30,000 to \$50,000 income range.⁸

Recommendation 1

The Guild calls upon the Commonwealth Government to review the structure of Youth Allowance, such that:

- 1. The age of independence is reduced to 18;**
- 2. The eligibility criteria is changed to remove reference to previous personal earnings;**
- 3. The personal income threshold (currently set at \$236 per fortnight, without affecting benefit payments) is increased to a more realistic figure that has been set in consultation with relevant stake holders including, for example, ACOSS; and**
- 4. The Parental Income Test cut-off threshold should be increased (in consultation with relevant stake holders including, for example, ACOSS) to allow greater access to higher education.**

Recommendation 2

The Guild calls upon the Commonwealth Government to recognise same sex couples as de facto partnerships for all types of social security and social welfare payments, including student income support.

AUSTUDY

When the Common Youth Allowance was introduced in 1998, Austudy for students aged 16 to 24 years was abolished, and Austudy, for students older than 25 years was introduced. The eligibility criteria for both schemes are similar. Students must be undertaking an approved full-time course at an approved institution,⁹ which includes Associate and Graduate Diplomas, some Diplomas, TAFE courses, and some Masters courses. All Masters (Research) and Doctoral students are ineligible to apply.

The restrictions placed upon Masters (Research) and Doctoral students unfairly disadvantage those students who were unable to secure research scholarships, such as a DEST-funded Australian Postgraduate Award or University specific research scholarships. The Guild believes that this acts as a major disincentive to those students who have been accepted for postgraduate research awards without scholarships, and believes that this should be rectified immediately.

The lack of Commonwealth income support for Masters and Doctoral students discriminates against those who require these degrees to qualify for entry into a profession, such as Clinical Psychology. This lack of financial support can exclude students from postgraduate study, with those students who

⁷ Ibid.

⁸ Ibid.

⁹ How Do I Qualify for Austudy Payment? (Centrelink, 2002 [cited 2003]); available from www.centrelink.gov.au/internet/internet.nsf/paayments/qual_how_aus.htm.

do accept positions in postgraduate study inevitably working excessive hours in order to support them. If more scholarships and student income support were available it would ease the extraneous demands placed on students in these courses. This can only result in students enhancing their degree and improving completion rates.

The Guild believes that there is a number of barriers placed before mature aged students, especially in relation the payment of the Austudy allowance. The three primary problems that the Guild sees with regards to equitable access is:

1. The lack of Rent Assistance provided to students in receipt of the Austudy allowance;
2. The lack of support provided to those students completing postgraduate awards that are ruled outside of the 'approved course'; and
3. The time limit placed upon students under Section 569H(3)(b)¹⁰ of the Social Security Act 1991, whether or not they are in receipt of the Austudy allowance for that entire period.

Recommendation 3

The Guild recommends that the Commonwealth Government restructure the Austudy allowance to ensure that:

- 1. Rent Assistance is made available to Austudy recipients, upon meeting eligibility requirements;**
- 2. All postgraduate awards are redefined as 'approved courses'; and**
- 3. The time limit placed upon students under Section 569H(3)(b) of the Social Security Act 1991 is removed, to ensure that students receive the appropriate income support for the duration of their award.**

Recommendation 4

The Guild recommends that student income support be extended to those people undertaking courses necessary for entry to a profession, including professional entry qualifications.

ABSTUDY

Since 1969, the Commonwealth Government has provided some form of income support to Indigenous students undertaking full-time study at universities, colleges of advanced education, technical or agricultural colleges, or other approved institutions. In 1989, the Commonwealth Government rationalised the payments available to Indigenous secondary and tertiary students to form ABSTUDY.

As outlined in "ABSTUDY: An Investment for Tomorrow's Future", Indigenous participation in secondary and tertiary education are still significantly lower than participation rates of non-Indigenous Australians.¹¹ On January 1, 2000 the ABSTUDY scheme was overhauled with new rules taking effect. The first of the changes was to bring the payment rates into line with the rates paid under the Youth Allowance scheme, whilst some Indigenous students benefited from this change in payment structure, the majority of Indigenous students underwent significant disadvantage.¹² This is supported by evidence collected in the Aboriginal and Torres Straight Islander Commission report, Analysis of the Proposed Changes to ABSTUDY on Indigenous Students, which stated that:

¹⁰ Social Security Act, 1991.

¹¹ Owen & Hansen Stanley, Geoff, Abstudy: An Investment for Tomorrow's Employment (Aboriginal and Torres Straight Islander Commission, 1998 [cited 2003]); available from www.atsic.gov.au/issues/disadvantage/education/ABSTUDY/Default.asp.

¹² "Analysis of the Proposed Changes to Abstudy on Indigenous Students," (Canberra: Aboriginal and Torres Straight Islander Commission, 1999).

- i. The changes to ABSTUDY to come into effect on January 1, 2000 will advantage significantly Indigenous TAFE and University students who are:
 - Under 21 years of age, independent and single. If these students are eligible for rent assistance then they will be even better off. In 1998 there were 730 students in this group.
 - 21 years and older living at home. These students are not eligible for rent assistance. In 1998 there were 165 students in this group.
- ii. The changes to ABSTUDY will disadvantage significantly TAFE and University Indigenous who are:
 - 21 years and older, independent, single or with partner, with or without children. If these students are eligible for rent assistance at the maximum level then their total benefit under the new scheme will more-or-less match their current ABSTUDY living allowance entitlement. In 1998 there were, all up, 9,950 students in this group.
 - Getting either a Sole Parent Pension, a Disability Support Pension or studying as part time pensioner students. In 1998 there were 4,810 students in this group.¹³

The changes to the ABSTUDY allowances, including the alignment to the Youth Allowance scheme, have potentially damaged the opportunity for life-long learning for Indigenous Australians. Unfortunately, these adjustments are an attempt to make Indigenous students into a “pattern of further study most suited to non-Indigenous middle-class Australian, and reduces the financial support for those Indigenous community members most ready and equipped to contribute to their community’s economic, social and political determination.”¹⁴

The Guild is concerned that the changes to ABSTUDY were introduced despite objections and opposition from the indigenous community, and that these changes have resulted in many indigenous students being unable to enrol in higher education. Given that a large proportion of the indigenous population are also of a low socio-economic background, the needs and income support required are quite distinct for Aboriginal and Torres Strait Islander Students, and this income support is crucial in contributing to their retention rates, we make the following recommendation.

Recommendation 5

The Guild recommends that ABSTUDY be maintained as a separate scheme, and that within this payment structure:

- 1. All supplementary benefits, allowances and payments available under the ABSTUDY scheme be maintained;**
- 2. All payment structures be endorsed and approved by the indigenous community organisations, such as the Aboriginal and Torres Strait Islander Commission (ATSIC) or the body that succeeds ATSIC following Federal Government restructuring;**
- 3. Any future rationalisation of the ABSTUDY allowances only occur after sustained and authentic dialogue with Indigenous communities across Australia; and**
- 4. The changes made to ABSTUDY in the 1997-1998 Commonwealth Budget be reversed.**

RENT ASSISTANCE

The Guild believes that if the Commonwealth Government is going to push for the increased specialisation of Australian universities, funding needs to be made available to expand and improve access to income support mechanisms, such as Youth Allowance, ABSTUDY and Austudy. The Guild

¹³ Ibid.

¹⁴ Ibid., p. 2.

believes that this push towards specialisation will increase the likelihood of students having to leave home to pursue higher education, and that these students should be provided with a more realistic income support system.

For students living in the major metropolitan centres, where the majority of Australian university campuses are located, the cost of living is greater than for those students living in rural or regional centres. Although students in New South Wales can attend any one of ten universities¹⁵, the majority of students attend universities in the greater metropolitan area of Sydney.

The Guild believes that the continued discrimination faced by mature aged students in receipt of Austudy, in terms of access to Rent Assistance, does not indicate a commitment by the Commonwealth to improving equitable access to Australian higher education; to compensate for this, the current system of Rent Assistance should be expanded to include all benefits made available to students, including Youth Allowance, ABSTUDY, Newstart and Austudy.

For example, the rent assistance provided to higher education students in New Zealand is based upon a differential payment, set at a level that reflects the relative cost of living in each of the major centres in New Zealand. The Accommodation Benefit¹⁶ is a part of the Student Allowance administered by the Government of New Zealand. The criteria for eligibility are quite simple, and apply for all students receiving the Student Allowance, assuming they meet the eligibility criteria. They are that the student:

1. Lives away from home to study; or
2. Has a dependent partner.¹⁷

The Accommodation Benefit is not tax liable, and the maximum payment is capped at NZ\$40¹⁸ per week; the rate is dependent on the region of New Zealand that students live in, and whether they live in a hostel. Students living in state-provided accommodation, such as that provided by the Housing New Zealand Corporation are ineligible to apply for Accommodation Benefit, but they may be eligible to apply for income-related reduced rent. Below is a table of regional Accommodation Benefit available to students.

Table 1: Accommodation Benefits, New Zealand Regions¹⁹

Region	Maximum Benefit
Auckland	\$40.00
Hamilton	\$21.50
Palmerston North	\$17.00
Wellington	\$28.50
Christchurch	\$24.50
Dunedin	\$18.00

The cost of living in cities such as Sydney and Melbourne is much higher than the costs of living in cities such as Adelaide or Perth, and to compensate for this, the Rent Assistance scheme should be restructured in such a way that Rent Assistance provides recognition that the cost of living in these centres is more expensive. The 2000 - 2001 mean housing costs in Sydney or Melbourne (\$246 and \$175 per week respectively²⁰) are significantly greater than costs in Perth, Hobart or Adelaide (\$147,

¹⁵ The ten public universities in New South Wales are: Charles Sturt University; Macquarie University; Southern Cross University; University of Newcastle; University of New South Wales; University of Sydney; the University of Technology, Sydney; University of Western Sydney; and the University of Wollongong.

¹⁶ How Much Will I Get? (Work and Income NZ, 2002 [cited 2003]); available from www.winz.govt.nz/student/student_allowance/student_allowance_how_much_will_i_get.html.

¹⁷ Ibid.([cited]).

¹⁸ NZ\$40 is equivalent to A\$35.41, as of June 01, 2004.

¹⁹ How Much Will I Get? ([cited]).

²⁰ *Australian Social Trends - Housing Costs* ([cited]).

\$130 and \$141 per week respectively²¹), with costs significantly rising since that data was produced. It is increasingly difficult to find a two bedroom flat in any of the suburbs adjoining UNSW for under \$360 per week (and this is at the very bottom end of the market).

The inadequacy of Rent Assistance in its current form is confirmed by data released by the Australian Bureau of Statistics that states those who were most likely to experience housing-related income stress were private renters (30 per cent), people under 25 years of age (24 per cent) and those households receiving a government pension or benefit as their main income (21 per cent)²², all of which reflects the relatively low incomes of these groups. Further, the rising costs of food, utilities, books and equipment are a major factor in the rising levels of student poverty. In *Paying Their Way*, it is estimated that 'there are consistent deficits in students' budgets,'²³ with full-time students reporting estimated deficits of 42 per cent.²⁴

The indexation of this regionalised Rent Assistance program should not be based upon the Consumer Price Index (CPI) but on a six-monthly review of average rental prices and related property indices, which would reflect the price, and growth in cost, of rental accommodation more accurately, and allow the regional Rent Assistance payment to be modified accordingly.

Recommendation 6

The Guild believes that the Rent Assistance scheme should be restructured to:

- 1. Include Austudy recipients;**
- 2. Reinstate the eligibility of ABSTUDY recipients²⁵; and**
- 3. Divide Australian into regions, such that the payable amount of Rent Assistance is:**
 - a. Dependent on proportion of rent paid in a particular region; and**
 - b. Indexed to a six monthly review of average rental prices and related property indices within a given region.**

²¹ Ibid.([cited).

²² Ibid.([cited).

²³ Long, "Paying Their Way." p. 33.

²⁴ Ibid.

²⁵ "Proposed Changes to Abstudy."

THE (HENDERSON) POVERTY LINE

FIGURES

Professor R F Henderson developed the Henderson Poverty Lines in the early 1970s, while undertaking the Australian Government Commission of Inquiry in Poverty. The Poverty Line calculates the amount of income that individuals and families of different sizes need to cover the basic costs of living. The Poverty Line represents, at best, an extremely austere poverty standard; however there are structural problems with the Poverty Line, including the fact that its calculations do not adequately reflect the extreme differentials in the cost of living between regions within Australia.

The poverty experienced by Australian is generally *relative*; people are considered to be poor if their living standards fall below the overall community standard. In 1996, there was an estimated 1.6 million people living in poverty across Australia. Poverty places constraints upon development, social interaction, educational attainment, and ultimately employment options. The picture for Indigenous Australians is especially bleak, with poverty one of the reasons why Indigenous Australians remain one of the most disadvantaged groups within the country, however without the Commonwealth, State and Territory Governments addressing the extremely low engagement of Indigenous people in higher education, the poverty cycle shall continue. Some indicators of Indigenous poverty include:²⁶

- An unemployment rate of 38 per cent, almost 5 times the national rate;
- Levels of infant mortality between three and four times higher than national levels; and
- A life expectancy about 17 years below that of other Australians.

The reality for many students is that their time at university is characterised by years of poverty and the accrual of debt. Recent studies of student poverty, including *Paying Their Way* and *Student Poverty in the Enterprise University*, confirm that levels of student income assistance are low, independence criteria too strict, and students are forced to work longer hours in order to survive. Financial hardship has an obvious effect on a student's ability to concentrate their energies on their studies, and work commitments often interfere with a student's ability to attend tutorials and classes.²⁷ This will be examined in more detail below under the heading "Impact of Living Costs on University Rules".

COMPARISON OF STUDENT POVERTY LEVELS WITH OTHER SECTIONS OF THE COMMUNITY

There is a myth in the community that student poverty is a rite of passage that all students must go through before they enter the workforce. This myth ignores the serious poverty that many students are living in as they attempt to complete their studies.

The Senate Community Affairs References Committee report into poverty found the following:

"Students have a lower income as compared to the general population. In 2000, the mean annual income for students was \$12,513, which is approximately a third of the general population. When considered as a median, most students were earning approximately \$8,190 per annum in 2000."²⁸

This finding is confirmed by studies conducted by the Australian Council of Social Services (ACOSS) over a number of years. ACOSS has also released information comparing student income support to

²⁶ *Facts, Figures and Suggestions for the Future: Poverty* (Brotherhood of Saint Lawrence, 2001 [cited]; available from www.bsl.org.au/pdfs/poverty.pdf).

²⁷ Long, "Paying Their Way." Pp. 94-95.

²⁸ Senate Community Affairs Reference Committee, "A Hand up Not a Hand Out: Renewing the Fight against Poverty, Report on Poverty and Financial Hardship," (Canberra: Commonwealth of Australia, 2004).

income support available to those who are unemployed. Students who are receiving Austudy payments (\$159 per week) are 35 per cent below the Henderson poverty line. These students are also not eligible for rent assistance, making them worse off financially than students under 25 receiving the independent rate of Youth Allowance. Additionally, Austudy recipients receive \$83 per week less than adult recipients of Newstart.²⁹

A study by the Department for Education, Science and Training has found that full-time students are working an average of 15 hours per week.³⁰ This work tends to be in lower-paid, casual positions. Students under the age of 21 may be paid at 'youth wages', which are substantially less than students over the age of 21 would be paid. Even with this income as a possible addition to

Students also face a number of costs that the general community does not. For example, the AVCC has estimated that students spend an estimated 10 per cent of their annual income on textbooks and equipment. This is approximately \$1,231, an enormous amount for students that can further increase the level of poverty that they are facing.³¹

To summarise, it seems that students are frequently in a position where they cannot access Commonwealth income support, are working longer hours, are working in lower-paid jobs with less security and have additional study expenses. Their income is below the poverty line in comparison to the general community. Far from being a rite of passage, student poverty in Australia has reached a crisis level.

Table 2: Commonwealth Government Tertiary Student Income Assistance, by type³²

Payment Type	Payment (\$) per Week			Poverty Line (\$ per Week (As at 30/12/2003))	Diff. Payment & Poverty Line
	Basic Payment	Max. Rent Assistance	Total Payment		
Newstart Allowance (Single Adult, unemployed)	194.60	47.70	242.30	302.46	-60.16
Youth Allowance (Single Independent, under 21, unemployed)	174.30	47.70	222.00	302.46	-80.46
Youth Allowance (Full Time Student, Independent, under 25)	174.30	47.70	222.00	302.46	-80.46
Youth Allowance (Dependent, under 18)	87.15	Ineligible	87.15	302.46	-215.31
Youth Allowance (Dependent, over 18)	104.85	Ineligible	104.85	302.46	-197.61
Austudy (Single, Full-time Student, over 25)	159.25	Ineligible	159.25	302.46	-143.21
ABSTUDY (Standard Rate, aged 18-20)	104.85	Ineligible	104.85	302.46	-197.61
ABSTUDY (Standard Rate, 21 and older)	194.60	Ineligible	194.60	302.46	-107.86
ABSTUDY (Away from Home Rate, aged 16-20)	159.25	47.70	206.95	302.46	-95.51
ABSTUDY (Away from Home Rate, 21 and older)	194.60	47.70	242.30	302.46	-60.16
Veterans' Children Education Scheme (At Home Rate, over 18)	104.85	Ineligible	104.85	302.46	-197.61
Veterans' Children Education Scheme (Away from Home Rate, over 18)	159.25	Ineligible	159.25	302.46	-143.21

²⁹ "Australia's Youth Deserve a Better Start," (Sydney: Australian Council of Social Services, June 15, 2004).

³⁰ Committee, "A Hand up Not a Hand Out: Renewing the Fight against Poverty, Report on Poverty and Financial Hardship." p. 273.

³¹ Long, "Paying Their Way." p. 36.

³² Adaptation of "Key Poverty Line Data," (Sydney: Australian Council of Social Services, May 10, 2001). with updated figures taken from "A Guide to Centrelink Payments," (Canberra: Centrelink, March 20 to June 30, 2004).

Recommendation 7

The Guild recommends that, notwithstanding previous recommendations, all Commonwealth Government student income support payments and allowances be increased to:

- 1. As a minimum, provide students with benefits consistent with the Henderson poverty line; and**
- 2. That these benefits be indexed to the Consumer Price Index, with reference to the Henderson poverty line.**

IMPACT OF LIVING COSTS ON UNIVERSITY RULES

At UNSW students are told that their studies must take priority over other "life commitments" such as paid work. This rhetoric is embedded in policy. For example, students generally cannot obtain additional opportunities to better their performance (known at UNSW as "special consideration") for missed exams, late submission of work, and poor study performances that occur due to unforeseen work related impediments to study.³³

"...On some occasions sickness, misadventure, or other circumstances beyond your control may prevent you from completing a course requirement or attending or submitting assessable work for a course...depending on the circumstances the University may take action to allow you to overcome the disadvantage; eg give you an additional assessment or extend a deadline...the circumstances have to be unexpected and beyond your control...work commitments are not normally considered a justification (emphasis added)..."³⁴

This situation is to be contrasted with, for example, those students who fall ill on the day of an exam and so are generally entitled to a supplementary exam at a later date.³⁵

This policy is disadvantageous to those students who cannot afford to study on a full-time basis without also diverting significant levels of their time to paid work during semester. The high number of such students is well documented.³⁶ Statistics indicate that in 2000 more than seven in every ten student were employed during the semester.³⁷ Part-time students were even more likely to be in paid employment with almost nine in ten working during semester.³⁸ It is now also recognised that not only are more students in paid employment during the semester, those who are employed are working longer hours.³⁹ In 1984 full-time undergraduate university students worked an average of five hours every week during semester. By 2000, full-time students worked an average of 14.4 hours a week. This equated to about two days every week (itself a three fold increase in the hours worked by students since 1984).

The increase in paid student work has been shown to take its toll on their studies. Nearly one in every ten students who are employed "frequently" miss classes because of that paid work.⁴⁰ This equates to about 33,900 students. Separately, nearly two in every ten students in paid employment say that the work adversely affects their study "a great deal".⁴¹ This equates to approximately 70,600 students.

³³ See for example: *Grievance Procedures* (University of New South Wales, 2004 [cited June 10 2004]); available from <http://www.student.unsw.edu.au/atoz/grievance.shtml>.

³⁴ Ibid.([cited]).

³⁵ Ibid.([cited]).

³⁶ Long, "Paying Their Way."

³⁷ Ibid., p. 94

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ Ibid., pp.121-2.

⁴¹ Ibid.

“...If students are unable to “balance” work and study commitments, the study component is typically reduced or completely cancelled. This raises serious questions about the quality of the education students receive, and although many do graduate, there is little chance that they have maximised their learning potential...”⁴²

The policy adopted by UNSW in relation to student work commitments and “special consideration” is hard to reconcile in light of the above statistics. More importantly, it is arguable that the policy operates as an indirect form of discrimination on those students whose studies are genuinely affected by unforeseen developments regarding their paid work. This is because all genuine requests for “special consideration” are not being assessed equally as those made by working students are likely to be met with limited prospects of success. The policy is operating to create a divide between what can be done to help students who incur unforeseen impediments to study as a result of, for example, illness and those who are disadvantaged as result of their paid work.

The above disparity is also evident when comparisons are drawn between the above policy on paid work and the policy adopted by UNSW in relation to the “religious faith” of its students. Here, the UNSW Assessment Policy provides that:

“...the University recognises that there are students whose religious faith prohibits them from sitting for examinations or attempting assessment during certain periods or on particular holy days. The University tries, wherever possible, to accommodate students so that they may fulfil both their religious and University obligations. Course convenors and other academic staff are requested to observe this policy and where possible to consult with students so that alternative arrangements may be discussed...”⁴³

From the above policy it appears that students with a religious faith are provided with (at least) a notional support mechanism to facilitate their studies at UNSW.

It is unclear to the Guild the basis on which UNSW chooses not to “try, wherever possible” to similarly support the large number of students whose studies are adversely affected by their work obligations. Clearly, the situation requires future consideration by UNSW administration to ensure, as far as possible, that all students are treated equally in relation to assessment.

Recommendation 8

The Guild recommends that the Commonwealth Government take steps to ensure that educational institutions in Australia adopt flexible assessment policies that facilitate the needs of students in paid work.

⁴² Bessant, "Student Poverty." p.9.

⁴³ Refer to p3.1.1 of *Assessment Policy, Approved November 05, 2002* (University of New South Wales, 2002 [cited June 14 2004]); available from www.studentadmin.unsw.edu.au/academiclife/assessment/assessment_policy.shtml.

INDIGENOUS INCOME SUPPORT

HISTORICAL INFORMATION

The first ABSTUDY scheme, an initiative of the Gordon Government, was announced in late 1968, with student receiving grants from the commencement of 1969. ABSTUDY grants were available to Indigenous students undertaking full- or part-time study at universities, colleges of advanced education, technical colleges, agricultural colleges and other approved institutions.

In response to the fact that low retention rates of Indigenous students in post-compulsory schooling, especially matriculation, the Commonwealth government extended ABSTUDY to mature age secondary students. This assistance allowed many students to advance to the matriculation studies required for entrance into tertiary studies. In 1970 the Commonwealth introduced the Aboriginal Secondary Grants Scheme (ABSEG), with grants being made to Indigenous students between fourteen and twenty years of age. ABSEG provided income for the payment of compulsory fees, and textbook and uniform allowances. Students living at home also received an incidental allowance, and those living away from how to attend school could receive a living allowance and assistance with boarding costs and fares.

In 1985, ABSEG was changed to Aboriginal Secondary Assistance Scheme (ABSEC), and in 1989, the Commonwealth rationalised Indigenous student income by amalgamating both ABSTUDY and ABSEC to form ABSTUDY. ABSTUDY consisted of ABSTUDY (Schooling) and ABSTUDY (Tertiary). ABSTUDY (Schooling) assisted Indigenous students with secondary education, and ABSTUDY (Tertiary) assisted Indigenous students enrolled in courses offered by universities, colleges of advanced education, TAFE colleges and other educational institutions, including Indigenous-controlled colleges.

On January 1, 1993 the Commonwealth introduced an Austudy/ABSTUDY Supplement to enable eligible students to access voluntary loans with what were described as generous repayment conditions. In the same year, the personal income test for Austudy and ABSTUDY was increased by 20 per cent to \$6,000. Maximum benefits for both schemes were tied to the Consumer Price Index (CPI). Further, in recognition of the difficulties faced by students living independently, the Commonwealth reduced the age of independence from 25 to 24 for 1993 and announced progressive reductions to 22 years of age by 1995. The 1998 review of ABSTUDY undertaken by ATSIC described the relationship between ABSTUDY and participation in higher education in these terms:

Since assistance has been provided by ABSTUDY and its forerunners, there have been notable improvements in Indigenous educational outcomes but recently, the momentum has faltered and declines are occurring in some key education outcomes. More generally, much more remains to be done before equality is achieved for Indigenous people at all levels of education.⁴⁴

INDIGENOUS STUDENT INCOME SUPPORT

Indigenous people have historically formed one of the most socially and economically disadvantaged groups within Australian society. Indigenous students have, historically, formed a small percentage of total domestic students in Australian higher education. There are many factors for this, however one of the primary factors is the fact that indigenous students have been hampered at all levels of education, which therefore increases the level of difficulty for students to meet the pre-requisites to gain admission into Australian universities.

The growth in Indigenous participation within the Australian Higher Education system has been steady, but the numbers of indigenous students attending university is still abysmally low. The Guild believes that if the Commonwealth Government is serious about expanding access to the university

⁴⁴ Stanley, *Abstudy* (*cited*).

system for targeted equity groups, of which indigenous people are one, that serious funding initiatives beyond those such as the *Indigenous Support Funding Program*⁴⁵, which consists of funds provided to University Administrations to provide support to assist in meeting the needs of Aboriginal and Torres Strait Islander students.

The fact remains that Indigenous students require support from the Commonwealth Government in terms of income support and other social welfare support mechanisms. The access Indigenous students have to the necessary capital is often well below that of their non-Indigenous cohort of students. Incomes of Indigenous families are well below those of non-Indigenous families, with income differentials ranging from 70 per cent of urban non-Indigenous earnings to 57 per cent of rural non-Indigenous earnings. In data from 1994, some 59.4 per cent of Indigenous people received annual incomes of less than \$12,000, while only 11.4 per cent received incomes of more than \$25 000.⁴⁶

Changes introduced by the Commonwealth Government effective January 1 2000, correspond with the recent decline in Indigenous commencements, completions and overall enrolments. The alignment of ABSTUDY benefit levels with Youth Allowance and other support schemes was predicted to lead to a reduction in benefits to the vast majority of ABSTUDY recipients. Research undertaken on behalf of ATSIIC by Deakin University examined the likely effects of the changes on the 1998 cohort, and concluded that the changes would advantage significantly Indigenous higher education students who are under 21 years of age, independent and single (730 students), and those students 21 years or older and living at home (165 students). The study concluded that the changes would disadvantage significantly students who were 21 years and older, independent, single or with partner, with or without children (9,950 students) and those students in receipt of either a Sole Parent Pension, or a Disability Support Pension, or who were studying as part time pensioner students (4,810 students). In summary, the analysis undertaken by Deakin University on behalf of ATSIIC concluded that based on the 1998 cohort, the changes to ABSTUDY would benefit 5.7 per cent of Indigenous students, while 94.3 per cent would be significantly disadvantaged.⁴⁷ In light of this research, the recent 15.2 per cent decline in commencements is tragically unsurprising.

The case for increasing the rates of payment for ABSTUDY, by massively widening the application criteria, and extending the program more widely across education opportunities are clear: for a given level of income, non-Indigenous students and families have a larger asset backing than Indigenous people because they have inherited or have been given resources from relatives who themselves have been wealthier than their Indigenous counterparts. Thus, non-Indigenous people have more choices to finance education, and it will take many years before this financial differential is eliminated, if ever.

The numbers completing the requirements for the conferral of their awards is even smaller, with the number slowly climbing to a top of just over 1 000⁴⁸. The 'Cross Roads' report correctly points out that:

"While the number of students with an equity group background has increased significantly over the last decade, their share of the student population has remained relatively stable. This may be in part attributed to student aspirations, which play an important part in educational decisions. This is a particular issue for Indigenous students and those from rural or socioeconomically

⁴⁵ *Indigenous Support Funding Program* (Department of Education, Science and Training, 2002 [cited 2003]); available from www.dest.gov.au/highered/programmes/inddigenous.htm.

⁴⁶ Stanley, *Abstudy* ([cited]).

⁴⁷ "Analysis of the Proposed Changes to Abstudy on Indigenous Students, Final Report," (Melbourne: Deakin University, 1999).

⁴⁸ John Daniel Encel, "Indigenous Participation in Higher Education," (Canberra: Department of Education, Training and Youth Affairs, 2000).

disadvantaged backgrounds. Thought needs to be given to what incentives are appropriate to encourage students from these groups to participate in higher education."⁴⁹

It is the opinion of the Guild that universities should be encouraged to develop and maintain flexible entry criteria aimed at Commonwealth targeted equity groups, including the introduction of more innovative programs, such as one and two year workforce entry programs, as well as a comprehensive policy on credit transfer arrangements, both between universities and between universities and other tertiary institutions.

The Guild recognises that initiatives of this kind require time and resources that are not available under the current funding structures; current funding does not allow universities to take the initiatives they may wish to in these areas. The Guild support the idea of exploring alternative ways of providing more resources to institutions for equity efforts including the proposal that institutions should be paid a premium for student enrolments from particular equity groups.

INDIGENOUS PARTICIPATION BY FIELD

Even within the context of income support for indigenous students, the fact remains that where Indigenous students gain access to Australian universities, their studies are concentrated in three broad fields of study, specifically Education, Health and the Arts/Humanities and Social Sciences.⁵⁰ Unfortunately, Indigenous students are still massively under-represented in areas such as Architecture, Veterinary Science and Engineering.

Table 3: Indigenous Students by Broad Field of Study, 1992 and 1999⁵¹

Broad Field of Study	1992	1999	Change 1992-1999 (%)
Agriculture, Animal Husbandry	112	122	9
Architecture, Building	34	55	62
Arts, Humanities, Social Sciences	1693	2783	64
Business, Administration, Economics	573	763	33
Education	1670	2400	44
Engineering, Surveying	99	107	8
Health	435	1062	144
Law, Legal Studies	153	440	188
Science	318	496	56
Veterinary Science	11	17	55
Total (Including non-award)	5105	8001	57

INDIGENOUS PARTICIPATION BY INSTITUTION

Based upon the figures presented in Table 3, it would seem that there is a significant difference in the number of Indigenous students enrolled in Australian universities. The Group of Eight has no outstanding performers in Indigenous enrolments; the institutions with the highest per-capita enrolments of Indigenous students are the Universities of Adelaide and Sydney.

The Guild believes that all Universities should be compelled by the Commonwealth Government to actively support and foster a rise in the number of Indigenous students enrolled at Australian universities. This requirement could be met through compulsory requirements with regard to a minimum level of Indigenous enrolment, set at 2.6 per cent⁵² by 2006. These benchmarks should be encouraged through access to increased funding incentives.

⁴⁹ Brendan Nelson, "Higher Education at the Crossroads," (Canberra: Department of Education, Science and Training, 2002).

⁵⁰ Encel, "Indigenous Participation." p. 17.

⁵¹ Ibid.

⁵² This is double the current average proportion of Indigenous students in Australian universities, from Ibid.

Table 4: Indigenous students by institution (selected only), 1999⁵³

Institution	Indigenous Students	As a proportion of Indigenous Students (%)	As a proportion of domestic students (%)
<i>Group of Eight Institutions</i>			
The University of New South Wales	88	1.1	0.4
The University of Sydney	364	4.5	1.2
Monash University	97	1.2	0.3
The University of Melbourne	91	1.1	0.3
The University of Queensland	234	2.9	0.9
The University of Western Australia	116	1.4	1.0
The University of Adelaide	141	1.8	1.2
The Australian National University	72	0.9	0.9
<i>Selected non-Group of Eight Institutions</i>			
Southern Cross University	169	2.1	2.0
Central Queensland University	199	2.5	2.0
James Cook University	386	4.8	4.1
Curtin University of Technology	457	5.7	2.6
Edith Cowan University	914	11.4	5.2
Northern Territory University	222	2.8	5.6

Recommendation 9

The Guild recommends that the Commonwealth Government investigate ways in which the participation rates of Indigenous students can be improved, and the enrolment rates of Indigenous students increased. Specifically, the Guild recommends that the Commonwealth should implement compulsory requirements for a minimum level of Indigenous enrolment, set at 2.6 per cent of domestic students, by 2006. These benchmarks should be encouraged through access to increased funding incentives.

⁵³ Based on Ibid., p.20.

CHILDCARE

With changing patterns of student enrolment in universities, the number of students caring for dependant children is increasing. The proportion of students with children has increased steadily over the last twenty years; in 1984, 3.3 per cent of full-time students had children, while in 2000, 5.6 per cent of full time students had children. As a proportion of all students, full and part-time, 11.9 per cent are parents.⁵⁴

The lack of childcare facilities in the Australian university system has been noted for quite some time. At UNSW, for a student population of 41,143 and a staff population of 6,312, there are only four childcare centres with 229 places available. These centres had a combined aggregate waiting list of 256 children in 2002. The lack of childcare facilities is a serious impediment to the participation of student parents in study.

Students who are engaged in full time study are eligible to receive the Child Care Benefit (CCB), income support provided through Centrelink. Although not a form of income support available to students as students, it is an indirect source of student income support. The childcare benefit is available to families who are using approved care for work or study, and they are able to claim up to fifty hours of childcare benefit each week.

The maximum amount of Child Care Benefit is available to those with a family income of less than \$31,755 per year. If a family is eligible for the maximum benefit, they can claim \$137 per week for one child in care, \$286.36 per week for two children in care, or \$446.96 for three children in care.⁵⁵ Families with an income above this amount are able to claim a part rate of CCB.

These amounts of money are inadequate to cover the real cost of childcare for students. Childcare fees at 'The House at Pooh Corner', one of the childcare centres at UNSW that prioritised students, can be as much as \$198 per week or \$39.60 per day. Thus for a student-parent with a child in one of these centres, the minimum they would be paying each week for childcare would be \$61 per week. On a limited student budget this is a significant amount of money.

The figures mentioned above are prices for UNSW students only, meaning that they are subsidised by the university and by the Guild and the UNSW Union. The large waiting lists for these centres, in addition to enquiries to the Guild, indicate that students are forced to find alternative childcare arrangements. These arrangements would most likely be at an extra cost to students, as well as being impractical for not being at the university.

Inadequate childcare support has the effect of damaging the learning process for student parents and hampering their participation in university life. A report from the AVCC into student poverty has noted that the following effects were seen from childcare costs that are too expensive. Students who are caring for dependent children have:

- Dropped down to part time study;
- Withdrawn from classes;
- Missed classes 'often' or 'frequently'; and
- Transferred to external status.⁵⁶

⁵⁴ Long, "Paying Their Way." p. 124.

⁵⁵ *Child Care Benefit* (Family Assistance Office, 2004 [cited June 14 2004]); available from www.familyassist.gov.au/Internet/FAO/FAO1.nsf/Payments/ChildCare.html.

⁵⁶ Long, "Paying Their Way." pp. 125, 129.

Students are also dependent on receiving unpaid childcare from friends or family members. This can place strain on family relationships and lead to additional travel time and costs that would not be incurred if childcare places in the university were available and affordable.

Recommendation 10

The Guild recommends that the level of Child Care Benefit be increased to cover 80 per cent of the weekly cost of childcare.

The main inequity in childcare as income support is for international students. International students are not eligible to receive the childcare benefit unless they are receiving an Australian Commonwealth Government Scholarship. Centrelink policy states that this benefit is only available to permanent residents or those on particular temporary visas. An international student at UNSW who is not eligible for one of these scholarships may have to pay up to \$198 per week in childcare fees for one child alone if they are lucky enough to secure a place in a childcare centre at the university. The fees at other local centres may be even higher. Assistance in making childcare payments is even more important for international students, who may not have the family or community support networks to assist them in caring for their children.

Recommendation 11

The Guild recommends that the Child Care Benefit be available to international students.

SCHOOL AGE CHILDREN OF INTERNATIONAL STUDENTS

International students who bring school-aged children with them to Australia face an additional burden in placing these children in schools. The NSW government covers the placement of children of international students in government schools. These places are only available to full-time students, and they are liable to pay a Temporary Visa Holders Education Fee. In 2004, the fees (per child) are as follows:

Primary school years K-6:	\$7,800
Junior high school years 7-10:	\$8,700
Senior high school years 11-12:	\$10,500

Plus a non-refundable application fee of \$110.⁵⁷

This fee is an enormous financial burden to international students, one that many may not be aware of before making the decision to study in Australia. Enrolment of school-aged children in an Australian school and payment of fees is a pre-requisite to being granted a visa.⁵⁸ As such, if international students cannot afford these fees, they are placed in a position where they may have to leave their children in their home country, enrol them in private schools or reconsider study in Australia. Although state governments determine school fees for children of international students, they are a significant barrier to international students participation in the education system, one that should be addressed by the Commonwealth Government.

⁵⁷ *Fees and Payment* (NSW Dept of Education and Training, 2004 [cited June 14 2004]); available from www.schools.nsw.edu.au/gotoschool/intnl_students/stuvisaholder/feespayment.php.

⁵⁸ *Overseas Students – Policy on Family Members* (Dept of Immigration, Multicultural and Indigenous Affairs, 2004 [cited June 14 2004]); available from www.immi.gov.au/study/family/policy.htm.

PARENTING PAYMENT/PENSIONER EDUCATION SUPPLEMENT

The Parenting Payment is a Centrelink payment available to parents caring for a dependent child under the age of 16. The maximum rate of parenting payment is \$351.10 per fortnight for students with partners, and \$464.20 per fortnight for single parents.⁵⁹ Students receiving this payment may also be entitled to an Education Entry Payment or the Pensioner Education Supplement. Students with children are generally receiving the Parenting Payment instead of Youth Allowance or Austudy.

The Pensioner Education Supplement (PES) is a payment available to students on a Parenting Payment (single) or a Disability Support Pension. This payment is in the amount of \$62.40 per fortnight for full-time students, or \$31.20 per fortnight for part-time students. Some university students who are single parents or have a disability may be receiving this payment, making it an indirect form of student income support.

The major problem with the PES is that, like most Centrelink payments, international students are not eligible. This creates a further inequity between international and domestic students. The students who would be receiving this payment, single parents and students with a disability are in marginalised social groups. The denial of this payment places an extra disadvantage on international students who fall into this category.

Recommendation 12

The Guild recommends that the Parenting Payment and the Pensioner Education Supplement be available to international students.

EDUCATIONAL TEXTBOOK SUBSIDY SCHEME

The living costs of students enrolled in full-time and part-time courses are set to increase on 1 July 2004 with the closure of the Commonwealth Government's "Educational Textbook Subsidy Scheme" ("Scheme").

The Scheme was introduced on 1 July 2000 to offset increases in textbook costs as a result of the Goods and Services Tax (GST).⁶⁰ Under the GST the retail price for textbooks was projected to rise by between 8 and 9.5 per cent. The Scheme sought to redress this imbalance by introducing an 8 per cent discount on the GST inclusive retail price of textbooks that were prescribed or recommended by educational institutions in Australia.

The Scheme could be accessed by individuals who: (a) could prove they were a student in an Australian educational institution; and (b) were able to cite a current booklist at the time of purchase. This meant that a significant proportion of the tertiary student population could access the scheme including part-time students, fee-paying students, international students, postgraduate coursework and research students, indigenous students and distance education students located in remote areas.⁶¹

Conversely, the closure of the Scheme can be said to adversely impact on a significant proportion of the tertiary student population by increasing the cost of textbooks by the 8 per cent value of the subsidy. This is an up-front charge to students that cannot be deferred under HECS.

⁵⁹ *Payments – How Much Parenting Payment Do I Get?* (Centrelink, 2004 [cited June 14 2004]); available from www.centrelink.gov.au/internet/internet.nsf/payments/pay_how_pp.htm.

⁶⁰ *Educational Booksellers* (Department of Education, Science and Training, 2004 [cited 2004]); available from www.textbooksubsidy.gov.au/textbooksubsidy/institution.htm.

⁶¹ *Ibid.* ([cited]).

Australian Vice-Chancellors' Committee (AVCC) CEO, John Mullarvey has stated that the abolishment of the Scheme goes against the Commonwealth Government's stated equity policy that:

"...individuals should be enabled to fulfil their potential, regardless of their personal circumstances and background...by not continuing the scheme low-income students will be clearly disadvantaged...we need to ensure that costs are as fair and equitable as possible and that some students are not forced into extended hours of employment, to the detriment of their studies, in an effort to support the cost of their education..."⁶²

The stance taken by the AVCC on this issue has been widely supported by a number of stakeholders including the National Tertiary Education Union, National Union of Students, Australian Publishers Association, Australian Booksellers Association, Australian Campus Booksellers Association, Australian Society of Authors, Australian Medical Students Associations and the Australian Democrats.⁶³

The Guild strongly endorses both the call of the AVCC to extend the Scheme beyond the end of July 2004 and its request that the Federal Government reconsider the phasing out of this program.⁶⁴

Recommendation 13

The Guild recommends that the Commonwealth Government immediately reinstate its Educational Textbook Subsidy Scheme to ensure that it is made available to students from 1 July 2004 onwards.

⁶² *Vice-Chancellors Call for Extension of the Educational Textbook Subsidy Scheme* (Australian Vice-Chancellors' Committee Media Release, 2003 [cited June 10 2004]); available from www.avcc.edu.au/news/public_statements/media_releases/2003/avcc_media_32_03.htm.

⁶³ *Petition to Save the Education Textbook Subsidy Scheme* (Printing Industries, 2004 [cited June 10 2004]); available from www.printnet.com.au/news_items/petition_to_save_education_textbook_subsidies.html. and *Textbook Tax Hike Campaign Continues* (Australian Democrats Press Releases, 2004 [cited April 20 2004]); available from www.democrats.org.au/news/index.htm?press_id=3495&display=1.

⁶⁴ *Extension of the Textbook Scheme* ([cited]).

POSTGRADUATE INCOME SUPPORT

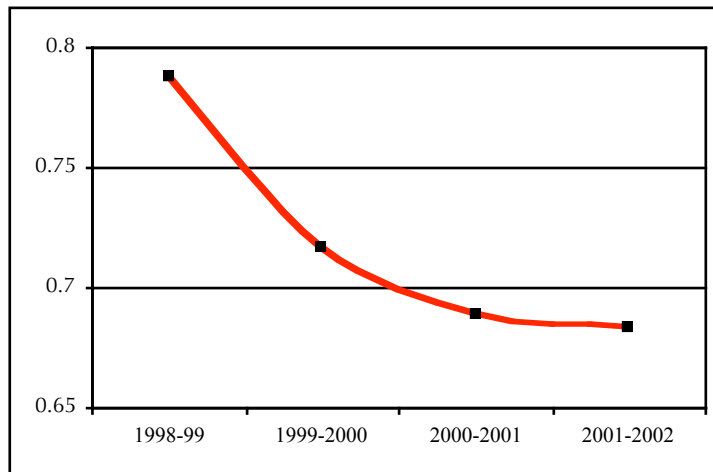
This section has been prepared by the Postgraduate Board of the University of New South Wales (UNSW) is the representative body of approximately 15,000 postgraduate students at UNSW, and is a constituent Board of the Guild.

FUNDING FOR UNIVERSITIES AND POSTGRADUATE STUDENTS

Recent changes to legislation have encouraged universities to increase the burden of financing higher education on the students themselves, with the Federal sanctioning of a 25 per cent increase in HECS at the discretion of individual universities. The Board condemns this as extremely inappropriate, especially as HECS positions in the postgraduate sector are equity places.

Australian universities now operate in an environment in which they are forced to rely heavily on income from sources other than the Commonwealth Government. Across the Australian tertiary sector, there has been a decrease in Government funding for research and a correspondingly greater reliance on industry and student self-funding. The Postgraduate Board (hereinafter "Board") asserts that student industry funding should be an adjunct to public funding and should in no way replace any shortfalls in government funding. In 2003 only 34 per cent of postgraduate places at UNSW were government funded⁶⁵. 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 per cent⁶⁶. Figure 1 indicates the significant decrease in government funding of higher education over the decade to 2001 as a percentage of GDP. Severe as this drop is for all higher education, that for postgraduate study is even greater with student fees continuing to rise. While industry contributed some funding, as did foreign governments, the burden of the costs of postgraduate education were predominantly borne by the students themselves.

Figure 1: Commonwealth Contribution to Higher Education as a Percentage of GDP⁶⁷



⁶⁵ "2003 Statistics Book: Statistics for Information and Planning," (Sydney: University of New South Wales, 2003).

⁶⁶ *Higher Education Report for the 2001-2003 Triennium* (Department of Education, Science and Training, [cited]; available from http://www.dest.gov.au/archive/highered/he_report/2001_2003/html/1.htm#enrolments).

⁶⁷ "Government Finance Statistics, Education, Australia," (Canberra: Australian Bureau of Statistics, 2003).

While The Guild recognises that an increased investment in research by Australian industry is needed, it is vital to recognise the implications of this funding the university system. As funding from private companies has increased there has been more research in areas tied to industry agenda and hence less flexibility in basic, pure and non-applied research. The reliance on industry funding has set up a two-tier university system, with those disciplines that can easily attract industry funding (i.e. most scientific, technological, and some commerce disciplines) versus those cannot demonstrate such a clear economic gain (e.g. arts, humanities, social sciences, and pure mathematics). This is easily seen at UNSW where over the period 1996 to 1998 there were particularly large increases in industry funding in the areas of Commerce and Economics, Engineering and Science. In Engineering alone the industry funding grew from \$2.05 million to \$3.38 million. While this trend is encouraging for these disciplines, no such reciprocation was seen in the arts, humanities and social sciences.

The Guild asserts that only if the diversity of disciplines can be maintained at Australian universities will the national research capacity be preserved. Increasingly, only applied areas of research are well supported, while basic areas struggle to attract any funding. This drastically reduces the diversity of research at Australian universities. Short term returns may well come, however the capacity of universities to respond to the needs of society will be reduced.

The Guild stresses the concept that unless there is a strong base of diversity it is not possible to ensure the future innovation necessary to form the backbone of a technologically and socially advanced society. It is imperative that diversity and independence of research is maintained and enhanced at universities. This is due to the inability to predict which areas of research will impact on future social and economic developments.

Recommendation 14

The Guild recommends that the Commonwealth Government increase funding to Australian universities to free them from reliance on student and industry income, and to encourage diversity and independence.

There has been an increasing reliance on industry funding with 25.2 per cent of research postgraduates at UNSW in 2000 funded by industry.⁶⁸ Additionally, 29 per cent of these students are expected to work on problems dictated by industry, 22 per cent expected to produce a patent before the end of their course and 15.6 per cent a product or software.⁶⁹

Within this more commercialised structure, problems with student ownership of their intellectual property are not uncommon. There have been examples of students unable to publish results due to contractual arrangements with private companies, students whose work was taken by the company that they worked under, and students that were forced into signing an intellectual property contract at the very beginning of their projects (refusal to sign would preclude the student from working on this project). These occurrences all show a lack of recognition of the postgraduate students in the research process and the difficulties surrounding the involvement of industry in public education institutions.

Recommendation 15

The Guild recommends that the Commonwealth Government mandate Universities to have a comprehensive intellectual property policy that recognises specifically the role of postgraduate students, and specifies their ownership of study-related research.

⁶⁸ Grant Harman, "Survey of Ph.D Students in Australia: Course Experience, Career Goals and Industry Links (Preliminary Results)," in (*unpublished*) (Armidale: University of New England).

⁶⁹ *Ibid.*

The Guild believes the Research Training Scheme (RTS) has damaged the reputation of Australian research degrees. In this scheme, the time of funding to universities for research students is significantly reduced (eg. PhD students are funded for 4 years whereas prior funding was for 5 years) and the structure of the funding regime was altered so that much greater focus is now on completions and not the process. A result of this restructuring is necessarily a decrease in the quality of research degrees, because universities will not support risky and more innovative projects on economic grounds. Furthermore, there are moves at some institutions to charge students who complete overtime. This will further disadvantage those who take on a high-risk project, or those who simply may suffer bad luck.

Recommendation 16

The Guild recommends that length of funded candidature for research students be reverted to the lengths funded in 2000, and that the Research Training Scheme be abolished.

Further, significant proportions of Federal Government funding have been allocated to undergraduate education and teaching to cover insufficiencies in funding at this level. The Guild believes that this is harming Australian postgraduate education in general, and Australia's ability to attract the highest quality international research students and postdoctoral fellows.

Recommendation 17

The Guild recommends that Commonwealth Government funding for research students be allocated on the requirement that a significant proportion of that funding be allocated to research students and research.

INCOME SUPPORT FOR POSTGRADUATE STUDENTS

There is no government income support available to postgraduates, other than an extremely limited number of research scholarships and Abstudy for eligible Indigenous students. Both the major income support measures for students – Austudy and Youth Allowance – completely exclude doctoral and masters candidates, in addition to excluding students who have previously qualified at this level and need or wish to retrain. A doctoral or masters student who receives a Commonwealth pension is excluded from receiving the Pensioner Education Supplement.

HECS Awards and the Postgraduate Education Loans Scheme (PELS) were introduced to allow students to pay HECS or receive a government loan rather than pay up front fees and, in the process, increase the access of postgraduate coursework education. However, we question whether this intention is effective due to the following observations at UNSW:

- HECS Awards and PELS do not provide any support for the cost of living, rendering higher education inaccessible for many. This is particularly pertinent for students wishing to study full time courses.
- The PELS scheme is to be replaced by FEE-HELP in 2005. Whereas under PELS a student could borrow to the limit of their tuition fee, FEE-HELP will limit the amount that can be borrowed to \$50,000. With rising costs in education course costs will soon exceed this cap and students will need to meet the excess as upfront payments.
- Many courses offer HECS Awards and are subject to PELS, but no other scholarships.
- Some schools refuse to offer HECS Awards, and many are on strict quotas. For example, the School of Aviation does not offer HECS Awards in its postgraduate courses, nor can they be used to study the postgraduate courses of sports medicine or drug development. Similarly, the Faculties of Law and Commerce and Economics do not offer HECS scholarships. These programs do offer a limited number of Category B HECS places, but these require receipt of a living allowance from the Department of Social Security for qualification, leaving the student in the impossible position of no

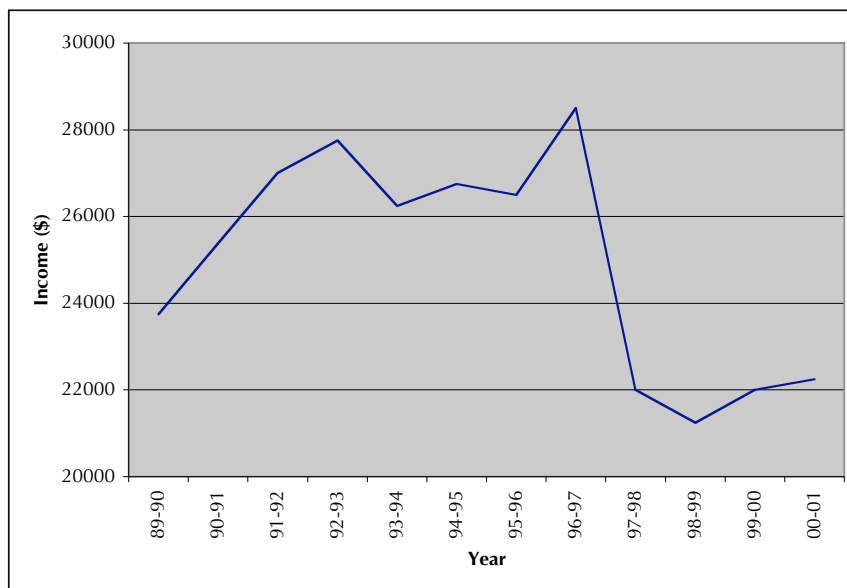
- longer being eligible for that living allowance (unless a disability or supporting parent payment) once they have enrolled in the postgraduate degree.
- There are reports of students on HECS Awards taking out student loans to cover the cost of living as there are no scholarships and no government financial support (e.g. Austudy) for postgraduate students engaged in Masters level courses.

Over the last decade the HECS income threshold has decreased substantially (Figure 1) and in 1997 the present Government reduced the income limit dramatically to \$20,700. It has since risen slightly. However in this situation, people with previous HECS debts are more greatly constrained by having to pay their HECS debts when their earnings are considerably less than the average weekly wage, and nearer to the poverty line. This is particularly pertinent for postgraduate students who have usually taken an additional Honours year, thus increasing their HECS debt and increasing the time until they have the earning capacity for repayment. The combination of this reduction in HECS income threshold and the predominance of full fee paying postgraduate courses further decreases the access of low income earners to access postgraduate education.

Recommendation 18

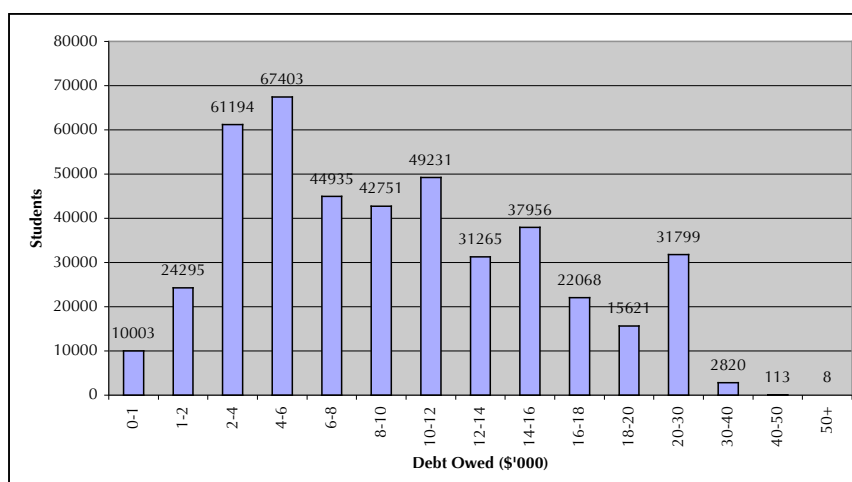
The Guild recommends that the Commonwealth Government raise the HECS income threshold to the Average Male Weekly Earnings, and indexes it to the CPI.

Figure 2: HECS income threshold over the period 1989 - 2001.



There is a paucity of information on potential students who want to enrol in postgraduate education and how fees affect their decision to study and their access to further education. It is therefore difficult to determine the size and the extent of the effect of the fees on this group. However, considerable study has been carried out on the detrimental effects of educational debt on home ownership figures, capacity for borrowing and debt aversion. Given that they commence postgraduate study with a HECS debt, the average postgraduate student must reconcile the value of their ongoing education with the knowledge of the effect of graduating with an inhibiting debt (see Figure 2).

Figure 3: Size of HECS Debt for Commencing and Continuing Students in 2002⁷⁰



The Guild also believes it is inappropriate that individuals should pay a large sum for their postgraduate education, with little support from the Government, as this fails to recognise that a more educated and skilled population gives greater benefit to society than to the individuals involved. The benefit of a postgraduate education should also not be seen only in terms of economic benefit, but also social stability, the promotion of cultural values, democracy and an educated citizenry that is equipped to play its part in shaping Australia's future.

Recommendation 19

The Guild recommends that the Commonwealth Government fund research, on an ongoing basis, into how the introduction of full fees, HECS, and PELS affects the accessibility (i.e. uptake, maintenance and completion) of higher degrees in relation to the general student population and minority groups.

The Guild believes the current income support measures for postgraduate students are limited. The following points have been noted with regards to scholarships and research education:

- APA Scholarships do not meet the cost of living, particularly in suburbs in geographical proximity to universities in large cities, e.g. the UNSW Kensington campus that is located in the high-rent area of the Eastern suburbs.
- APA Scholarships are provided for only three years of study (with a possible six month extension), when the average time taken to complete a PhD is 4.7 years. The actual time taken to complete a PhD may be prolonged due to this discrepancy, as students often need to take full-time positions when their scholarships expire, and complete the remainder of their study part time. This causes great stress to the students and extends the completion times for PhDs.
- Other research scholarships (such as university postgraduate awards) are generally set to meet the APA rate, and therefore also fail to meet minimum living costs.
- The taxing of part-time APA scholarships actively discriminates against disabled students and students with caring responsibilities. As these scholarships are only available to these groups of people [3], the fact that they are not tax-exempt in line with the full time scholarships discriminates against these already disadvantaged groups.

⁷⁰ Brendan Nelson, "HECS Helps Millions to Access University," (Canberra: Department of Education, Science and Training, 2003).

Recommendation 20

In respect to these issues The Guild recommends that:

- 1. APA awards are extended to a maximum of 4 years.**
- 2. The Government investigates the problem of high living costs associated with some campuses, in order to determine an appropriate supplement.**
- 3. Part-time APA scholarships are classified as non-taxable income.**

REPORT RECOMMENDATIONS

Recommendation 1

The Guild calls upon the Commonwealth Government to review the structure of Youth Allowance, such that:

5. The age of independence is reduced to 18;
6. The eligibility criteria is changed to remove reference to previous personal earnings;
7. The personal income threshold (currently set at \$236 per fortnight, without affecting benefit payments) is increased to a more realistic figure that has been set in consultation with relevant stake holders including, for example, ACOSS; and
8. The Parental Income Test cut-off threshold should be increased (in consultation with relevant stake holders including, for example, ACOSS) to allow greater access to higher education.

Recommendation 2

The Guild calls upon the Commonwealth Government to recognise same sex couples as de facto partnerships for all types of social security and social welfare payments, including student income support.

Recommendation 3

The Guild recommends that the Commonwealth Government restructure the Austudy allowance to ensure that:

4. Rent Assistance is made available to Austudy recipients, upon meeting eligibility requirements;
5. All postgraduate awards are redefined as 'approved courses'; and
6. The time limit placed upon students under Section 569H(3)(b) of the Social Security Act 1991 is removed, to ensure that students receive the appropriate income support for the duration of their award.

Recommendation 4

The Guild recommends that student income support be extended to those people undertaking courses necessary for entry to a profession, including professional entry qualifications.

Recommendation 5

The Guild recommends that ABSTUDY be maintained as a separate scheme, and that within this payment structure:

5. All supplementary benefits, allowances and payments available under the ABSTUDY scheme be maintained;
6. All payment structures be endorsed and approved by the indigenous community organisations, such as the Aboriginal and Torres Straight Islander Commission (ATSIC) or the body that succeeds ATSIC following Federal Government restructuring;
7. Any future rationalisation of the ABSTUDY allowances only occur after sustained and authentic dialogue with Indigenous communities across Australia; and
8. The changes made to ABSTUDY in the 1997-1998 Commonwealth Budget be reversed.

Recommendation 6

The Guild believes that the Rent Assistance scheme should be restructured to:

4. Include Austudy recipients;
5. Reinstate the eligibility of ABSTUDY recipients; and
6. Divide Australia into regions, such that the payable amount of Rent Assistance is:
 - a. Dependent on proportion of rent paid in a particular region; and
 - b. Indexed to a six monthly review of average rental prices and related property indices within a given region.

Recommendation 7

The Guild recommends that, notwithstanding previous recommendations, all Commonwealth Government student income support payments and allowances be increased to:

3. As a minimum, provide students with benefits consistent with the Henderson poverty line; and
4. That these benefits be indexed to the Consumer Price Index, with reference to the Henderson poverty line.

Recommendation 8

The Guild recommends that the Commonwealth Government take steps to ensure that educational institutions in Australia adopt flexible assessment policies that facilitate the needs of students in paid work.

Recommendation 9

The Guild recommends that the Commonwealth Government investigate ways in which the participation rates of Indigenous students can be improved, and the enrolment rates of Indigenous students increased. Specifically, the Guild recommends that the Commonwealth should implement compulsory requirements for a minimum level of Indigenous enrolment, set at 2.6 per cent of domestic students, by 2006. These benchmarks should be encouraged through access to increased funding incentives.

Recommendation 10

The Guild recommends that the level of Child Care Benefit be increased to cover 80 per cent of the weekly cost of childcare.

Recommendation 11

The Guild recommends that the Child Care Benefit be available to international students.

Recommendation 12

The Guild recommends that the Parenting Payment and the Pensioner Education Supplement be available to international students.

Recommendation 13

The Guild recommends that the Commonwealth Government immediately reinstate its Educational Textbook Subsidy Scheme to ensure that it is made

available to students from 1 July 2004 onwards.

Recommendation 14

The Guild recommends that the Commonwealth Government increase funding to Australian universities to free them from reliance on student and industry income, and to encourage diversity and independence.

Recommendation 15

The Guild recommends that the Commonwealth Government mandate Universities to have a comprehensive intellectual property policy that recognises specifically the role of postgraduate students, and specifies their ownership of study-related research.

Recommendation 16

The Guild recommends that length of funded candidature for research students be reverted to the lengths funded in 2000, and that the Research Training Scheme be abolished.

Recommendation 17

The Guild recommends that Commonwealth Government funding for research students be allocated on the requirement that a significant proportion of that funding be allocated to research students and research.

Recommendation 18

The Guild recommends that the Commonwealth Government raise the HECS income threshold to the Average Male Weekly Earnings, and indexes it to the CPI.

Recommendation 19

The Guild recommends that the Commonwealth Government fund research, on an ongoing basis, into how the introduction of full fees, HECS, and PELS affects the accessibility (i.e. uptake, maintenance and completion) of higher degrees in relation to the general student population and minority groups.

Recommendation 20

In respect to these issues The Guild recommends that:

4. APA awards are extended to a maximum of 4 years.
5. The Government investigates the problem of high living costs associated with some campuses, in order to determine an appropriate supplement.
6. Part-time APA scholarships are classified as non-taxable income.

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