

Submission

to

Senate Employment, Workplace Relations and Education
References Committee

Inquiry into student income support

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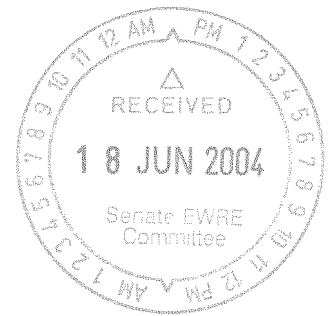
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Education References Committee**

Inquiry into student income support

**Submission by the Disability Coordination Officer
for Northern, Central and Southern Sydney**



Introduction to the Disability Coordination Officer (DCO) Programme

The Disability Coordination Officer (DCO) Programme provides information, co-ordination and referral services for people with a disability interested in or enrolled in post-school education and training. The DCO Programme was announced as part of the Australians Working Together (AWT) package in the 2001-02 Commonwealth Budget. The Programme complements the Regional Disability Liaison Officer (RDLO) initiative which has been operating since 1994.

Objectives of the Programme

In conjunction with the RDLO network of officers, the DCOs seek to assist people with a disability move between school, vocational education and training and higher education, to succeed in their chosen studies and move to suitable employment. The Programme seeks to:

- improve transitions for people with a disability between schools, post-secondary education and training, and employment;
- increase awareness of post-school options, supports and services available for people with a disability, their families, support networks and relevant stakeholders;
- increase the successful participation of students with a disability in post-secondary education by facilitating coordination of services for people with a disability in education and training within a region and;
- improve linkages between schools, VET (Vocational and Educational Training) providers, higher education providers and providers of disability programmes and other assistance such as the Career Counselling Programme, CRS (Commonwealth Rehabilitation Service) Australia and those funded by the Australian Government Department of Family and Community Services.

The Northern, Central and Southern Sydney Disability Coordination Officer position is hosted by the Centre for Developmental Disability Studies at Ryde.

Submission prepared by

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Introduction

The aim of this submission is to highlight the problems faced by people with disabilities in accessing tertiary education and in doing so, will only address some of the terms of reference.

People with disabilities like other members of their society aspire to participate fully in and make valued contributions to the community in which they live. The problem however, lies in whether they will have the same opportunity as people without disabilities to realise their potential. Providing access to and participation in tertiary education, where they can acquire essential knowledge and skills that will enable them to fully enter the workforce, can significantly assist this process. Too often the need to provide access and support is misinterpreted and people with disabilities are seen as welfare recipients who are a liability to the community and a drain on the economy.

A lot of students with disabilities, due to the nature of their disability, are unable to work and study at the same time. If they are to be able to access tertiary education, some form of income support is required. This has become harder since the closure of the Student Financial Supplement Scheme as there are no real alternative forms of income support to meet the full needs of these students. Furthermore there are a number of inequities within the current system which makes it hard, if not impossible, for most students with disabilities to study.

Background information

For a useful background examination of students with disabilities circumstances please refer to the report prepared by Yvette Devlin, *Paying their Way: A survey of Australian undergraduate university student finances*
http://www.avcc.edu.au/news/public_statements/publications/final_report_rev_22_oct_01.pdf

The report has an extensive number of tables comparing the circumstances for students with disabilities against those for students without disabilities. As the following excerpts demonstrate there is strong evidence that students with disabilities are relatively disadvantaged on all the major financial indicators compared with other students.

Table 3.4: Students with disabilities are more likely to be on Government income support (35% cf 32.7%).

Table 4.2: Students with disabilities are more likely to have taken out a repayable loan (16.4% cf 10.3%)

Table 5.2: Students with disabilities are less likely to pay HECS up front (21.9% cf 27.3%).

Table 6.2: financial circumstances are more likely to have influenced the choice of course (18% cf 10.6%).

Table 6.3: financial circumstances are more likely to have influenced the choice of university (24.2% cf 17%).

Table 6.4: financial circumstances are more likely to have influenced the choice of mode of study (33.6% cf 22.6%).

Table 8.3: Students with disabilities are less likely to be in paid employment (64.5% cf 76.8%).

Table 8.5: if in paid employment during semester, students with disabilities are more likely to miss classes 'frequently' or 'sometimes' (46.7% cf 36.8%).

Table 8.7: if in paid employment during semester, students with disabilities are more likely to have their study adversely affected due to work (25.9% cf 18.8%).

Table 9.3: for those with dependents, students with disabilities are more likely to miss classes because they cannot afford child care (30.4% cf 20.1%).

The costs incurred by students with disabilities

Most students with disabilities incur additional costs both living and educational compared to other students.

The cost of living alone for most students with disabilities places them at a greater disadvantage than other students. They often have increased medical costs, transport costs, and living costs, and due to the impact of their disability, are often not able to seek part-time work to support their studies. The cost of transport for some is a critical barrier to participation in post school education and training. As most institutions require proof of disability before a student may access disability services the cost of disability assessment (e.g. learning disability assessment) is often an additional cost the student incurs.

Increasingly students with disabilities need to utilise assisted technologies to participate in education such as text-to-speech programs, speech-to-text programs to name two. The benefits of assistive technology are that it greatly enhances a students level of independence, and can allow the student to equally demonstrate and compete at an academic level without undue disadvantage because of their disability.

However, the cost of computers and assistive technology software and devices are a barrier for many students with disabilities. For example, the visually impaired student may have as their pen and paper a laptop with a text-to-speech program such as "JAWS" (\$4,500) or a Braille Palm Top (\$7,000). Similarly, a student with a different disability may need to purchase computer software such as "Dragon Naturally Speaking" (\$600+) a speech-to-text program. Upgrades and maintenance of this technology is also expensive but necessary.

When a student cannot afford the necessary assisted technology (if they do have a computer at home, more often than not the machine does not have the memory or power required to successfully operate the specialist software they need) they must travel additionally to campus to access assistive software or equipment to complete essays and assignments. This adds an additional expense to their cost of living and studying.

Current measures for student income support

Due to the nature of some student's disabilities they can only study part-time, sometimes as little as 0.25 of a normal study loading. These students normally can't work as well and rely solely on income support be it the disability support pension, youth allowance, Austudy, Parenting Payment or ABSTUDY.

The Table 1

Income support	Maximum entitlement per fortnight, single over 21	Receives the pensioner education supplement	Entitled to rent assistance
Youth allowance	\$318.50	No	Yes
Austudy	\$318.50#	No	No
Parenting Payment	\$351.10	Yes	No
Disability support pension	\$464.20	Yes	Yes

#Over 25 for Austudy

Many students with disabilities are not eligible for the Disability Support Pension, so they need to claim Youth Allowance or Austudy. There are inconsistencies between the rules for students who need to study part time because of their disability and who are on Youth Allowance and those who are on AUSTUDY. Students with disabilities on Austudy are able to undertake a concessional workload. However this is not the case for students with disabilities claiming Youth Allowance. This seems to be further complicated by the age of students, those under 21 and those between 21 and 24, and the workload being undertaken - above or below 66%.

Furthermore some students, those on Austudy and those on the Parenting Payment, are not entitled to rent assistance even though they can have the same living costs has other students. In fact, those students with disabilities that do not received a disability support pension quite often have similar costs as those that are entitled to the disability support pension yet are expected to live on a smaller income.

A further equity problem arises concerning the pensioner education supplement. Those on the disability support pension or those students with disabilities on the parenting payment are entitled to receive the pensioner education supplement: a meagre \$62.40 per fortnight if studying full-time or \$31.20 part-time. However those that receive Youth Allowance or Austudy are not entitled to it even though they have the additional cost of their disability. (Even students without disabilities on these payments find it impossible to make ends meet, normally supplementing their income with a part-time job, an option not available for a lot of students with disabilities.)

Even still, those lucky enough to receive the pensioner education supplement and rent assistance find it hard if not impossible to make ends meet because of the additional costs incurred just to life a 'normal' life. For instance, students with mobility issues typically find that they are out of pocket when paying transport costs as the mobility allowance, because the cost of transport (most often taxi fares) is greater than the \$68 a fortnight mobility allowance. The same is true for the pensioner education supplement, as the cost of textbooks, other educational related expenses and student fees, even with the Education Entry Payment of \$208, is considerably more than what the pensioner education supplement provides. If a student with a disability studies part-time they just receive half of the pensioner education supplement, \$31.20 however there costs of studying part-time are not half the costs of studying full-time, they are far greater.

As the above points demonstrate, there is a real need to provide support that will more adequately cover the additional costs that students with disabilities incur. The current arrangements for most students with disabilities are in fact a disincentive for them to undertake tertiary education.

Alternative student income support measures

Since the closure of the Student Financial Supplement Scheme (SFSS) students and in particular students with disabilities who have minimal financial resources have found it impossible to continue studying. Students with disabilities, like a lot of students, regardless of whether they receive Austudy, Youth Allowance or those entitled to the pensioner education supplement, relied on the SFSS to try to meet both their basic financial needs and their extra educational expenses, such as additional support needs and equipment.

As it has been already stated a lot of students with disabilities cannot work and study at the same time. Plus it is very difficult for a student with a disability to find temporary work between semesters; it is difficult to get a part-time job if you have a disability just as it is difficult for a person with a disability to get employment in general.

Other alternative forms of income support like bank loans are in many cases unavailable to students. Realistically, few students would qualify for a bank loan, with access for students with disabilities being negligible.

Conclusion

The 2001 McClure Report argued that there would be great advantages, for all but the most severely disabled, in creating a means of community involvement in social and/or economically productive activities. The Committee found that far too many people with disabilities were housebound and socially depressed as a result of socio-cultural fulfilment. By creating the means for people with disabilities to engage in meaningful and productive activities, the Government would address a pressing social need and, in the longer term, reduce its welfare costs.

The majority of people with disabilities simply do not have any alternate funding sources to study and live. As a result the current inadequacy of student income support is a barrier preventing people with disabilities to undertake tertiary education.

Recommendations

It is recommendation of the submission that –

- The pensioner education supplement be made available to all students with disabilities whatever income support they are on
- The pensioner education supplement be increased to meet the real costs of study for people with disabilities - is probably at least doubled
- The pensioner education supplement be paid at the maximum rate regardless of the student is studying full-time or part-time

- Rent assistance be made available to all students
- Students with disabilities be allowed to study part-time without penalty on whatever allowance they are entitled to

Acknowledgements

National Regional Disability Liaison Officer Initiative (NRDLOI), Submission to Senate Employment, Workplace Relations and Education References Committee, Inquiry into the Education of Students with Disabilities

Tertiary Education Disability Council of Australia (TEDCA), Submission to Senate Employment, Workplace Relations and Education References Committee, Inquiry into the Education of Students with Disabilities