

Submission

to

Senate Employment, Workplace Relations and Education
References Committee

Inquiry into student income support

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Student Income Support and Student Wellbeing

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18 June 2004

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The University of Queensland Union

The UQ Union is an organisation owned and run by students to provide services, support and representation to the 34,000 students at the University of Queensland across five city, regional and rural campuses. The Union has a permanent staff, including professional welfare workers who work with a diverse range of students and advocate for their personal and economic wellbeing. In the course of our work we have regular and extensive contact with Centrelink officers including social workers, and other government and community agencies. Through our casework, including appeals of Centrelink decision to the Social Security Appeals Tribunal and Administrative Appeals Tribunal we have developed close understanding of the Social Security legislation and the impact of the legislation and its application on the day to day lives of students.

Introduction

In order to learn effectively, students first need to meet their basic financial, housing, health and wellbeing needs. Our work at the UQ Union involves helping students find ways to meet those needs. One of our roles as welfare workers is to advocate for students who have encountered obstacles in accessing government income support payments. The obstacles are numerous, and are due in the main to inequities in the Social Security legislation and its interpretation. This flawed legislation and policy prevents unacceptably high numbers of capable people from being able to pursue their studies at all or at desired levels of achievement, or prevents them from doing so while maintaining reasonable standards of health and wellbeing.

This submission demonstrates the need to increase currently inadequate income support payments for students, and to make these payments widely accessible in order to best facilitate universal participation in Higher Education. Qualification criteria for student income support payments are inequitable and need to be urgently amended to increase access, and reduce unnecessary and sometimes damaging interventions in the lives of students.

We will further argue that Centrelink officers and social workers - the administrators of Social Security legislation and policy - be given better training, conditions and support structures in order that obstacles encountered by students in the process of applying for assistance are minimised.

The broader rationalisation of services to students within universities as a result of external funding pressures compound the problem - this submission will note the internal impacts of these pressures at the University of Qld.

The UQ Union's **'What's the Deal with Centrelink?'** survey contained a range of questions about income from Centrelink benefits, paid work, experiences of financial hardship and debt, and impacts of financial stress on quality of life and study. It was carried out on the University of Queensland's St Lucia, Ipswich and Turbot St campuses between 14 - 28 May 2004. A total of 202 students responded in that short time, and their comments are included throughout this submission. Appendix A lists comments contained in the returned surveys.

1. The level of student income support payments must be raised in order to meet real living costs

Current income support payments available for students are inadequate relative to real living costs. The Australian Vice-Chancellors' Committee's *Paying Their Way: Survey of Australian Undergraduate Student Finances* (2000), comprehensively demonstrated that many students, even those receiving maximum student income support payments, are forced to work long hours to make ends meet. This has a negative impact on their studies and undermines the quality of their learning. Students' debt profiles are unacceptably high and this has a profoundly negative psychological affect, which in turn impacts on both quality of life and ability to study effectively.

According to *Paying Their Way*, financial pressures determine decisions not to study full time, and classes are missed by 28% of students because of unavoidable work commitments. The UQ Union endorses these findings, which are regularly borne out by our casework, and by the student testimonials collated in the Union's *What's the deal with Centrelink?* Survey.

The table below compares the latest Henderson Poverty line update (Dec 2003) to student income payments (taken from current rates March-June 2004 in Centrelink's *Guide to Australian Government Payments*).

Henderson Poverty Line December 2003	Hand up not a Hand Out^ 2004 average total student income (including paid work) 12, 513 pa	YA Single, under 18, 'at home'	Single, over 18, 'at home'	Single, 'away from home' (equal to Austudy)
Single person 302.46 per week	240.63 (- \$61.83) * per week	87.15 (- \$215.31) per week	104.85 (- \$197.61) p/w	159.25 (-\$143.21) p/w N.B. with max. Rent Assistance, total of \$206.95 still falls below poverty line by \$95.51. RA does not apply to Austudy.

Table A. Student costs, average income, and payments for students.

^Senate Community Affairs Reference Committee, Report on poverty and financial hardship March 2004.

*Brackets show difference between income received and Henderson poverty line as at Dec 2003. Updated Poverty Line information was unavailable, but would necessarily show a slight increase in the gap between.

The Youth Allowance and Austudy amounts shown above are the maximum amounts for which that group is eligible. Table A demonstrates that current levels of Student Income Support payments fall well below the Henderson Poverty Line. (N.B. Maximum 'At Home' and 'Away from Home' rates are the same for both 'Dependent' & 'Independent' young people.)

In regards to Abstudy, we note that changes in 2000 to the Abstudy scheme had a negative impact on the enrolment of Indigenous students, at UQ and throughout Australia. We refer the Committee to the submissions of the National Union of Students and the National Indigenous Postgraduate Association Aboriginal Corporation for further discussion of Abstudy, and endorse their comments and recommendations.

Note on the use of Poverty Lines:

Recent research demonstrates that Henderson Poverty Line estimates are commensurate with community expectations about the lowest amount on which it is possible to live. A survey by Roy Morgan Research of over 25 000 people released on 8 September 2003 indicated that community expectations about minimum amounts required for a family of four to live and keep in health at \$541 were commensurate with the Henderson Poverty Line indicator at \$553.
(ACOSS Media Release 8/9/03)

Students' comments:

77 of 202 students (38%) who answered the UQ Union Survey answered 'yes' to the question (Q19):

Do you ever go without essential foods because you can't afford them?

adding these comments:

'Yes. I have to be careful about the amount of money I spend on food, otherwise I can't pay bills or get to uni. Food is the first one I cut down on.' (Aged 23; receiving maximum rate of YA, Independent - away from home.)

'Yeah, sometimes University bills come around, or you get a fine from BCC. When unexpected things happen and you're short on money.' (Aged 24; receiving maximum rate of YA, Independent -Away from home)

'Never (EVER) can afford meat/poultry, can't afford a desirable level of fruit and veg. Usually large amount of

diet consists of rice and oranges.' (Aged 19; receiving maximum rate of YA, Dependent - Away from Home)

'Yes- many times I can't afford healthy foods because I need money for transport or I miss out on uni because I pay bills and food.' (Aged 22; receiving maximum rate of YA, Independent -Away from home)

'If I have an extra big bill come in, or have a lot of photocopying to do in one week, or want to visit my parents in Toowoomba, I often go without food so I can pay.' (Aged 22; receiving maximum rate of YA, Dependent - Away from Home)

'Yes. Run out of fruit, vegetables regularly towards the end of the fortnight- must subsist solely on grains, etc. Can't always afford the fares to uni either.' (Aged 19; receiving maximum rate of YA, Independent -Away from home)

To Question 37

Have you ever withdrawn from a subject due to financial difficulties?

students also responded in the affirmative, commenting:

'Yes - Can't afford textbooks, readers, having trouble with travel costs and photocopy costs.' (Aged 29; Austudy recipient)

'My shifts changed and I couldn't get to the course. This semester I enrolled and the timetable changed so I had to drop it.' (Aged 21; receiving maximum rate of YA, Independent -Away from home)

'I went part-time and worked full-time to try to pay for textbooks, photocopying, parking, printing etc, but my studies suffered for it- my marks went down. I had a breakdown.' (Aged 24; receiving maximum rate of YA, Independent -Away from home)

'In 1998. I simply couldn't get enough money to live and study, so I had to get a fulltime job.' (Aged 25; receiving maximum rate of YA, Independent -Away from home)

To Question 39:

Have you ever been unable to afford course essentials such as textbooks and equipment?

'Every year some books just don't get bought. Means more time in the library photocopying.' (Aged 21; receiving maximum rate of YA, Independent -Away from home)

'When you can't afford more than \$10 a week on food it would seem strange to pay \$100 on a textbook.' (Aged 19; no YA, working 20hrs p/wk during full-time study)

'Textbooks and drafting software costs a fortune and I need about \$500 for it every semester, plus the student services charge.' (Aged 20; receiving maximum rate of YA, Independent -Away from home)

'In 2002 I couldn't afford textbooks and student fees so I couldn't afford to go to uni.' (Aged 20; receiving maximum rate of YA, Dependent -Away from home)

'I NEVER have been able to afford course texts in my vet degree.' (Aged 29; Austudy recipient)

'Have to borrow lab coat and lab glasses from the uni anatomy labs. It's embarrassing but I can't afford one. I borrow textbooks from friends/library.' (Aged 18; living with parents but not receiving financial help towards costs of study)

'This semester, I have simply gone without textbooks.' (Aged 27; Austudy recipient)

'Textbooks are usually not bought unless as a birthday present or through debt. In Law, texts and course notes for 4 subjects a semester cost at least \$600.' (Aged 22; \$405 per week)

**No Rent Assistance for Austudy recipients:
a 'glitch in the legislation'**

Prior to 1998 the Austudy payment applied to all students and did not include an entitlement to Rent Assistance. When the two-tiered YA/Austudy scheme was introduced in the merger of student assistance payments with social security payments, only the new Youth Allowance payment included a provision for Rent Assistance. This leads a scenario where two students sitting side by side in class may be in the following situation: Student A is over 25, on Austudy, receiving the maximum single rate of \$318.50 per fortnight, and renting a room in a share house paying \$212 per fortnight rent. Student B is under 25, on the maximum away from home rate of YA, \$318.50 per fortnight, and also in receipt of \$95.40 per fortnight rent assistance (the maximum amount of RA where rent is \$212 per fortnight).

Rent Assistance is a significant support for students in the private rental market and acknowledges the large proportion of income which is outlaid in rent. This Rent Assistance discrepancy between YA and Austudy is inequitable, and for students 25 and over, means the difference between being able to afford the rent and not being able to afford it.

It is clear that financial pressures on students are currently unacceptable. Student income support payments should be increased in line with the Henderson Poverty Line and community expectations. It is unrealistic to expect that students will experience a good quality of life or education while the current pressures exist.

2. Obstacles to qualification for student income support payments and the impacts on students' wellbeing

2.1 'Independence/Dependence', the Parental Income Test & unhealthy overwork

Commonly accepted community standards regard young people as independent at the age of 18 or even younger. There is anecdotal evidence to suggest that even the administrators of the legislation, as members of the broader community, consider the age of 'Independence' set by Social Security legislation at 25, is excessively high. One Centrelink social worker, speaking to a UQ Union staff member called this aspect of the current legislation 'ridiculous'.

In addition, the alternative criteria for demonstrating 'Independence' are unreasonable and restrictive. Students 16 -24 who do not meet 'Independence' criteria and are therefore subject to the Parental Income Test are particularly vulnerable. Students who do not qualify as Independent and who likewise do not qualify for YA due to parental income fall through the cracks if their parents are not actually assisting them. The UQ Union is particularly concerned about the group of students who are deemed dependent on their parents, and ineligible for YA, despite receiving no support from their parent/s for a range of valid reasons.

In assessing parental income, no acknowledgement is made of debt and repayment commitments, and the assessment which emerges offers a picture which is often grossly inaccurate. Further, if a parent has re-partnered, that partner's income is counted as parental income for the purposes of assessing YA, even if the student has never lived with nor been in a dependent/care relationship with that person. With the parental income test applying for 'dependent' students up to the age of 25, this scenario is prevalent.

Access to student income support payments should be increased by a lowering of the age of 'Independence' to 18, thereby abolishing the Parental Income Test for the majority of students. In combination with an increase to payments, this measure would quickly reduce the severe negative impacts we currently see on health and wellbeing amongst students.

Under the current system, if a student does not meet one of ten criteria by which she can qualify as 'Independent' for the purposes of YA, she is deemed to be 'dependent' on her guardians/parents/their partners till she turns 25, whether or not she lives with them, and whether or not they actually provide her with financial support. During that time 'parental income' is taken into account in determining whether she qualifies for YA in the first place, and the amount for which she is eligible. She will only be eligible for the maximum amounts cited above if the combined parental annual income is lower than \$28,150 (current threshold).

The parental income test works on a sliding scale whereby a student's YA payment is reduced by \$1 for every \$4 for any combined parental income over \$28,150. A combined parental income of \$49,958 can render the student ineligible for any YA payment.

This effectively means that a 24 year old student, unable to prove the Independent criteria, whose parents each earn \$25,000 pa, may not qualify for any government assistance for the purposes of study, whether she lives with her parents or not, and whether or not they actually provide her with assistance. She therefore does not have the realistic option of studying full time.

We note that the inability to study full-time may significantly restrict a student's ability to undertake many courses. At the University of Qld, the inability to study full-time rules out courses that require compulsory full-time attendance such as Occupational Therapy, Physiotherapy and Medicine, or any course which has a full-time industrial placement requirement, for example Social Work and Education.

If she did enrol full-time, and attempted to support herself through paid work, this student would need to work 20 hours p/w at \$15 net p/hr - over and above the 40 hours standard contact + independent study time required by her full-time course in order for her income to reach the Henderson Poverty Line.

She would then be effectively employed in study or paid work for 60 hrs per week. It is hard to imagine that any industry would accept a 60-hour week as a good example of acceptable or healthy working conditions. Because the difficulties outlined above, many students in this situation choose not to study, or not to study their preferred courses. However, in preference to no education many students decide to risk their health, wellbeing and the quality of their education, and spend 20+ hours a week in paid employment.

As demonstrated by the AVCC *Paying Their Way* survey, students who are forced to combine work and study in this way experience negative impacts. UQ Union survey results and casework experience indicate that students' physical and mental health is negatively impacted, as is the quality of their learning. When a student is paying for the opportunity to learn, this is clearly a situation which is not only unacceptable for the purposes of quality education, but is actually endangering the health and wellbeing of students.

'Whilst Uni is a fun and rewarding investment in one's future, it certainly comes at the expense of one's health.'

UQ Bachelor of Veterinary Sciences student

In response to student financial distress, the UQ Union administers an interest free Emergency Loan Scheme which provides up to \$250 in urgent assistance to students in financial hardship. We have granted 54 loans to date in 2004, and granted 118 in 2003. Along with the University's interest free loans, the Union loan scheme acts as a safety net for those who are living on limited income from week to week and who cannot meet any unexpected expense. Whilst helpful to students, loans are band aid measures when the underlying problem is entrenched poverty.

2.2 'Independence': unreasonable qualification criteria

In order to qualify as an independent young person for the purposes of Youth Allowance, a student aged 16-24 must meet one of ten criteria. The UQ Union believes that of the Independence criteria, the chief inequities lie in (1) the age of independence as discussed above, (2) the formulation and administration of the 'Unreasonable to Live at Home' and (3) the 'member of a Youth Allowance couple' criteria.

- **Unreasonable to Live at Home (UTLAH)**

This criteria is intended to enable young people who would be at serious risk in the home of their parents or guardians to qualify as 'independent' and receive the maximum rate of Youth Allowance. Serious risk is defined as at risk of violence, sexual abuse, or similar unreasonable circumstances.

Social Security policy (not legislation) requires assessing officers and social workers to follow mandatory assessment when assessing UTLAH applications:

Assessment of Serious Risk

The assessment must include:

- *personal contact with the claimant, preferably a face to face interview, and*
- *parental contact (if not alleged perpetrator),*
- *third party verification, and*
- *for Youth Protocol cases, contact with State/Territory child protection agencies.*

The policy goes on to say that:

Assessing officers should not initiate contact with alleged perpetrators of abuse. This could place the young person in unacceptable danger. Department of Families and Community Services Guide to Social Security Law 3.2.5.50

The Assessment of Serious Risk policy and its implementation creates the following obstacles:

Inconsistent definitions of violence:

The Social Security Act 1991 includes 'violence' as one risk it would be unreasonable for a young person to face in the home of their parents/guardians. It is left up to policy and, in practice, subjective judgement, to define violence. The standard definitions of violence within the Domestic Violence Prevention sector include physical, sexual, emotional, psychological, financial and social violence (all of these categories of Domestic Violence, incidentally, are listed in the Guide to Social Security Act in the section outlining policy on Crisis Payments). However, despite the fact that policy makes reference to risk to mental wellbeing, including psychological abuse, in our experience, assessing officers/social workers can be reluctant to consider violence that is not overt and visible as serious enough to warrant qualification for Independent YA. It is vital that policy and particularly practice be brought into line with sector standards on this point.

Moreover, the level of conflict which is required to satisfy the UTLAH criteria must be 'beyond normal levels of conflict'. UTLAH policy and practice deems that conflict between the parent and the student (up to the age of 24) in regard to the student's lifestyle choices is not normally sufficient to satisfy the criteria. The Union has formed a great concern, based on our casework, that Centrelink policy in this regard is endorsing an acceptance of 'conflict' which is normal in our communities, and that this extends to conflict relating to sexual, political and religious choice. At the same time as accepting a level of conflict as 'normal', the Social Security rules regarding 'independence' force people into relationships of dependence up to an age well beyond community expectations.

Requirement that there be parental contact

In practice, the requirement that there be contact with the young person's parents is the issue which commonly stalls an application process. While there is a provision that parents may not be contacted without the young person's permission, it is often the case that the student's reluctance to grant this permission will mean the application fails. Young people often decide to give permission despite the fact that it doesn't feel appropriate or safe to do so. The requirement that a perpetrator of abuse not be contacted is not helpful here if the definition of abuse is not fully in line with sector standards. One student whose father had subjected her to severe psychological, social and financial abuse over years, and whose mother had moved out due to his physically violent behaviour towards her, was convinced by a Centrelink social worker to give permission that he be contacted. In that case we successfully intervened and advocated for the student and persuaded the social worker that the father should not be contacted.

Independent Third Party requirement

The requirement that there be a detailed statement from an independent third party who has known both the young person and their family over time, and who knows about the situation of risk to the young person's wellbeing, is unrealistic. The psychological dynamics of any kind of violence or abuse in the home routinely involve an element of secrecy, and often have been difficult for the young person to express. It happens frequently that students who have left home because of unreasonable circumstances have only recently begun to talk about

their experiences of violence. Because of this fact, there is rarely anyone who fits the description of 'independent third party' in the picture. In the case of non-physical forms of violence, the dynamics may be very hard to see for outside the family dynamic. The definition of the Independent Third Party is restrictive in policy, and even more so in practice. The third party cannot be a peer (subjectively defined eg not a 'friend' of roughly the same age), but must be a 'professional person' who has had contact with the parents as well as the young person. In the case of physical violence, it was suggested by one Centrelink social worker that one isolated report of bruising from a GP may not be enough, because there would not necessarily be any evidence of what the bruising was from.

This assessment requirement as it stands should be removed from policy - it is unrealistic and almost always impossible for an applicant to fulfil. It is not reasonable that failure to meet this requirement it should jeopardise a student's application for YA.

When considering this policy and its implementation in practice, we need to keep an awareness of context. Most students who apply for Independent YA on the basis that it is Unreasonable to Live at Home would not need to do so if the age of 'Independence' for the purposes of YA fell in line with community standards and was set at 18. This is significant for the following reasons:

A significant proportion of casework for UQ Union welfare workers is made up of advocacy on behalf of students who wish to make a UTLAH application, who almost exclusively fall between the ages of 18-24. These are young people experiencing severe distress within their family situation who are nevertheless encountering obstacles in qualifying as Independent for the purposes of YA. The UQ Union is in this way taking on casework generated by inadequate Social Security legislation, policy and administrative practice.

The time between the ages of 18-24 is a time when in our experience, child-parent relationships are transitioning to adult-adult relationships. Where there is a history of unhealthy interactive patterns, or of sexual, psychological, or physical violence, these are likely to become heightened at a period where the status quo is being threatened by an increasing emotional independence on the part of the young person concerned.

The UTLAH application process effectively requires young people who are at severe risk to rehearse their experiences in a context that is not therapeutic, and where the focus is not on their recovery and wellbeing but on whether they are able to demonstrate that their level of suffering is enough to warrant income support by the government. The process is exhausting, unnecessarily invasive, and designed without an adequate analysis of the dynamics of abuse and domestic violence. It effectively penalises people who have experienced or are experiencing abuse. Because of the obstacles, some students choose not to apply and cease their studies. The current policy and the way it is administered effectively re-traumatises survivors of violence.

The UQ Union believes that well formulated and equitable Social Security policy and legislation would assist in raising the morale of those employed to implement it. This could encourage an approach to the assessment of claims which does not create further obstacles for students attempting to access payments.

- Member of a YA couple: 'Marriage-like relationship'

Heterosexual couples are required to disclose to Centrelink that they are living together as soon as they decide to do this, however, they do not qualify for the Independent rate of YA until they have spent 12 months in this arrangement. At 12 months, they qualify as having lived in a 'marriage-like relationship' if they meet a list of criteria (many of which are very invasive) the assessment of which relies on the subjective judgement of the assessing officer. The criteria include frequency and exclusivity of sexual relations, and whether parents and relatives perceive the couple to be in a committed relationship. If the criteria are met, one or both partners may qualify as 'Independent' for the purposes of Youth Allowance. At that point the person qualifying is no longer subject to the Parental Income test, but they will be subject to the Partner Income test, which is even more stringent. Despite having to wait 12 months to qualify as Independent based on the marriage-like relationship criteria, couples lose their Rent Assistance as soon as they notify Centrelink of their change in living arrangements (i.e. at the beginning of the 12 month period).

Same sex couples in de facto relationships cannot use the 'marriage-like relationship' criteria to qualify as

independent. This clearly discriminates against queer/LGBTI students who may be unable to qualify for any assistance as a result, and therefore lose the option to study if their desired course requires full-time attendance, or are forced to study part-time as the only available option. This aspect of the Social Security Act should be changed immediately to make it consistent with State and Federal Anti-Discrimination and Equal Opportunity legislation.

2.3 Masters by Coursework students - in a funding black hole?

One of the most pressing issue for many students, as the tertiary study environment changes to reflect greater labour market competition, is that a Masters by Coursework is not an approved courses for Youth Allowance or Austudy purposes.

Masters by Coursework courses have become increasingly popular as universities seek to accommodate labour market pressures, and to work with professional associations to meet national and international standards of accreditation. Many universities have over time phased out a number of Graduate Certificate and Graduate Diploma courses (which are approved courses for YA/Austudy purposes) in favour of Masters by Coursework degrees. At the University of Queensland, Masters by Coursework is offered predominantly in the Health Sciences (eg Speech Pathology, Physiotherapy).

Many of these courses are offered on a full-time basis only, and all include periods of compulsory, full-time industry placement. The Union has had extensive contact with students in these courses who struggle without any YA or Austudy entitlement and with limited ability to work part-time to support themselves.

Traditionally, Centrelink's policy goal in funding student assistance programs such as Youth Allowance and Austudy is to assist students to attain initial tertiary degrees. This policy goal has been adapted in the past few years to allow more flexibility in permitting some groups of students to undertake second tertiary degrees at undergraduate level. Study at Masters and PHD level is seen as being at advanced level. Moreover, the government's position is that it meets its commitment to funding for advanced study, by providing research scholarships. However, the Commonwealth postgraduate scholarships are for research degrees only and do not

cover the category of courses which have experienced major growth, that is, postgraduate coursework. The Union is alarmed that a large number of students are in courses which were previously funded as Graduate Diplomas, but are now classed as courses which attract neither Centrelink student assistance payments nor postgraduate scholarship funding.

3. Current measures to attract and support students from disadvantaged backgrounds - threats and limitations

3.1 Commonwealth Learning Scholarships - rewards for academic excellence?

The most effective way to facilitate universal participation in Higher Education will be through a thorough re-working of eligibility criteria and payment levels of broad student income support payments. The recent introduction of the Commonwealth Learning Scholarships is not enough to make real change on this front. There are also significant questions in regard to the administration of the Commonwealth Learning Scholarships at the University of Queensland:

- 2.1 The objectives of the Commonwealth Learning Scholarships (CLS) Programme are to facilitate choice in higher education and to increase higher education participation by students from low socio-economic backgrounds. (Programme Objectives - Commonwealth Scholarships Guidelines: Section 238-10 of the Higher Education Support Act 2003.)*

Whilst the introduction of Commonwealth Learning Scholarships at the University of Queensland in 2004 brought some relief to students experiencing financial hardship, hundreds missed out. Two types of Commonwealth Learning Scholarships were made available to UQ students. UQ was allocated 130 Commonwealth Education Costs Scholarships and 182 Commonwealth Accommodation Scholarships valued at \$2000 and \$4000 respectively, renewable for 4 years.

The UQ CLS selection panel received 503 applications for Commonwealth Education Cost Scholarships and 297 applications for Commonwealth Accommodation Scholarships. Whilst the number of rejected applications demonstrates that the 312 CLS scholarships allocated to UQ fell far from meeting the demands of eligible students, it is the opinion of the Union and the scholarship selection panel that the number of students who applied for a scholarship in 2004 is not an accurate reflection of the number of UQ students experiencing financial hardship. Due to the administrative guidelines not having been released until the end of March, UQ was unable to advertise the scholarships until 3 weeks prior to the application deadline. It is anticipated that 2005 will see hundreds, if not thousands, more applications from students in dire need of financial support whilst studying.

The Guidelines for Commonwealth Scholarships contained in the Higher Education Support Act require Higher Education providers to maintain a publicly available Commonwealth Learning Scholarships selection policy. The University of Qld did not make explicit their adopted selection policy in the UQ specific Guidelines for Commonwealth Learning Scholarships. The selection process created by The University of Queensland was, however, mentioned in the application forms for UQ CLS:

Selection process

*All applicants **must** meet the essential eligibility criteria. When determining the successful applicants from the total pool of all eligible applicants, academic merit will be considered as a high priority by the Selection Panel. . Where panel members must differentiate between equally qualified applicants, additional, secondary factors (see below) may also be considered.*

Secondary factors listed include educational disadvantage (socio-economic factors) and significant personal circumstances.

The Union is gravely concerned that the CLS selection process adopted by the University of Queensland is inconsistent with, and indeed negates, the stated objectives of the programme as per Section 2.1 of the Commonwealth Scholarships Guidelines. The UQ CLS application forms stipulated that personal information provided by applicants regarding 'secondary factors' were only to be taken into consideration if it was necessary for the panel to differentiate two applicants of equal academic merit. In 2004 the UQCLS selection panel did not once find it necessary to consider these 'secondary factors' when awarding CLS scholarships.

Given that the purpose of the Commonwealth Learning Scholarships programme was to provide income support to financially disadvantaged students, one would assume that the appropriate selection procedure would be to grant scholarships to applicants determined by the panel to be the most disadvantaged. It appears as though the CLS selection panel interpreted the CLS guidelines to define their role in the selection process as purely administrative. All eligible applicants were simply ranked according to academic performance and systematically granted scholarships from the top of the list down until the total funding was exhausted.

By assessing eligible applicants first and foremost on the basis of their academic merit the UQ CLS selection

panel failed to demonstrate an understanding of the implications of financial hardship for University students, and thus denied financial assistance to those who were most struggling to cope with the demands of University. Experience with students seeking support from the welfare area of the UQ Student Union has demonstrated that financial hardship often has a negative impact on a student's academic performance. When financial hardship persists over extended period of time it is not uncommon for students who are normally high achievers to fail subjects and often withdraw from tertiary study all together.

The Union maintains that the University of Queensland regards Commonwealth Learning Scholarships as rewards for academic excellence rather than as an opportunity to aid the most disadvantaged UQ students to continue with their studies. Until such time as Commonwealth Scholarship Guidelines specifically stipulate a reasonable selection process that is to be undertaken by all Higher Education Providers, it cannot be foreseen that the stated objectives of the programme - to facilitate participation in education by students from lower socio-economic backgrounds - will ever truly be achieved.

3.2 Counselling and Equity Services

Concern about the focus of the CLS guidelines is coupled with uncertainty about the status of 'UQ-Link', a programme previously run by the University of Qld to assist students and potential students from low socio-economic backgrounds. The UQ-Link project targets high school leavers and offers them a range of orientation and support programs, including subsidised college fees for their first year at university. The advent of the Commonwealth Learning Scholarships seems to have provided a further drive to rationalise pre-existing services for these students at the University, with support staff and scholarship monies no longer dedicated accordingly, on the rhetorical justification that support is now being provided through the CLS funding.

Of further concern is recent anecdotal evidence to suggest that UQ's Student Support Services, a counselling service run by the University, which has been under pressure to rationalise for some years, may be required to reduce the amount of time which counsellors spend with students to a level which falls below benchmarks set by professional psychology and counselling bodies. Counsellors at Student Support Services can rarely keep up with the high demand for support from students. Their

requests to University Administration for more resources are met with further cutbacks. In this way, funding cuts to universities force rationalisations which have dramatic impacts where they are most felt, at the bottom, by students who are struggling with their mental health as well as struggling economically, and who cannot afford to pay for private practitioners. Students who fall through the cracks and do not receive sufficient support are likely to have prolonged mental health difficulties and are less likely to pursue their studies. Our experience is that the financial and time pressures, as well as the living arrangements prescribed by the affects of current the student income support regime are major causes of stress and mental health difficulties for students.

3.3 Abolition of the Student Financial Supplement Loan Scheme

The Scheme was disastrously inequitable in the first place. Complicated and counter-intuitive terms and conditions were often not fully understood by either Centrelink or Commonwealth Bank staff. The language around the scheme was misleading, terming the forfeiting of thousands of dollars from student benefits a 'trade in' rather than openly stating that the offer was of a loan at up to '100% interest'.

The UQ Union commends the abolition of the Scheme. However the closure of the Student Financial Supplement Loan Scheme was managed very poorly, without any offer of an alternative for students in mid-degree who had come to rely on the Loan as their only option for accessing Higher Education. When the announcement was made that the scheme would be closed, students contacted the welfare area of the Union to ask what could be done, and whether an alternative would be offered to students reliant on the Scheme. The answer of course was no. Some students who contacted the Union ceased their studies as a result, as their courses required full-time attendance.

One student said in January 2004:

'The only way I could get enough money to live on was to get a loan. The only loan I was likely to have approved was the government's Financial Supplement Loan. This was the financial base that saved me from having to give up my studies and start working full time. Without that FSL I would not be at university today.

But now what am I supposed to do? Most of my fellow students were surviving only due to the same loan I had. What are they supposed to do now?

(Aged 19, partial YA recipient)

4. Enormous pressures on students, their families and the broader community

We have demonstrated the severe pressures on students attempting to survive financially while studying. In addition to living costs, actual increases to course costs have increased dramatically, and serve as a strong deterrent to students and their families when considering the costs and benefits of a University education.

In 2004 the UQ Senate voted to establish 30% of Domestic Up Front Fee-paying places in all courses. Public funding cuts to universities as have been used by universities across Australia including UQ to justify 25% increases in HECS. Compounding this is the increasing rationalisation of services to students by universities.

Impacts on families of young people are enormous, particularly on parents/ guardians and their partners who are defined as responsible for adult children till they turn 25. The disjunction between community expectations and Social Security legislation produces financial hardship as discussed above and results in strain on wellbeing and family dynamics. The pressure on relationships is unreasonable and unnecessary.

The affect of student poverty on the broader community is significant. If the number of young people who are now struggling had real access to education, and an acceptable quality of life while studying, the demand on community services including those that cover young people, health and mental health, would lessen dramatically. Urgent rectification of key obstacles such as those we have identified in this submission is required if universities are to enhance diversity and equity within their student population.

5. The University of Queensland Union recommends that:

- The age of Independence for the purpose of Student Income support payments be lowered to 18.
- A living wage be provided to students over 18. This should be indexed to the Henderson Poverty Line.
- Policy and practice which covers the assessment of survivors of abuse be immediately investigated and addressed in accordance with a detail analysis of the dynamics of domestic violence and abuse.
- Government departments and agencies recognise study as work, and develop policy and legislation which ensures that it is possible to study without risk to health and wellbeing.
- Increases in funding be provided to Higher Education institutions and that the internal affects of the dramatic reduction of public funding to Universities be fully investigated.
- Better training and conditions be provided for Centrelink officers and social workers who administer Social Security legislation and policy.
- Current measures to facilitate the participation of disadvantaged students including the Commonwealth Learning scholarships be reviewed.
- Parts of the Social Security Act which are discriminatory towards same sex couples be immediately amended.
- A remedy be urgently found for the disadvantage caused by the closure of the Student Financial Supplement Loan Scheme to mid course students.

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Department of Families and Community Services Guide to Social Security Law Website
www.facs.gov.au/guide/ssguide/32550.htm 3.2.5.50 Assessment of Serious Risk

Programme Objectives - Commonwealth Scholarships
Guidelines: Section 238-10 of the *Higher Education Support Act 2003*

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APPENDIX ONE

What's the Deal with Centrelink? - STUDENT SURVEY COMMENTS

Key to brackets: (Number of survey/Centrelink funding or not/degree)

19. Do you ever go without essential foods because you can't afford them?

- *Yes! All the time. I have learnt to survive on essential like milk, bread, tea and vegemite. (1/YA)
- *Yes, for the last month or two. (2/YA)
- *Yes- I rarely can afford vegetables. (3/YA)
- * I am vegetarian and sometimes I have found even buying vegetables a real problem. (5/YA)
- *Yes- No restaurants or social drinks, bulk-prep-food and freeze tem to gain savings; sponge off food at friends' houses or community meetings! (16/No)
- *Yes, when rent and payments get tight I live off bags of pasta and tomato pasta sauce. (17/no)
- * Yes. Fruit and vegies all the time. (18/No)
- *Yes! Mostly meat and vegetables cause I can't afford them. (19YA)
- *I buy whatever's on special at the time so variety is quite limited. (20/YA)
- *Yep-Food regularly and entertainment. (21/YA/BA+BEd)
- *Yep. If I don't get a centrelink/pay on time then... no food. (24/YA)
- *Yes. Sometimes at the beginning of semester I can't afford essential books because of cost of textbooks. (25/YA)
- *Yes. I can't afford meat, fruit or veg. I never eat at uni because it costs too much. If I have an 8 o'clock start or a late night lecture I just don't eat. (26/No)
- *Yes, meat as it is expensive. (30/YA)
- *Yes. I have to be careful about the amount of money I spend on food, otherwise I can't pay bills or get to uni. Food is the first one I cut down on. (31/YA)
- *I can rarely afford meat. I live on tofu stir fries, vegetarian curries etc. (39/YA)
- *Yeah, sometimes University bills come around, or you get a fine from BCC. When unexpected things happen and you're short on money. (40/YA)
- *Can't afford meat except sometimes sausages. Health food costs so much in supermarkets and on campus! (41/YA/ARCH)
- *Yes, I avoid eating at uni because I can't afford to waste money. (43/No)
- *Yes. Shampoo and conditioner, lunches, Dog food. (47/Austudy/BHST)
- *Meat is rare. Vegetables are only on specials. (50/Parenting/BBCH)
- *Sometimes go without sufficient food. (51/Austudy)
- *Yes, especially meat. Usually bring instant noodles/other packed lunch to uni. (52/YA)
- *Never (EVER) can afford meat/poultry, can't afford a desirable level of fruit and veg. Usually large amount of diet consists of rice and oranges. (55/YA)
- *Yes, sometimes I rely on free food from work, just to satisfy my hunger. I buy the barest essentials and eat the bare minimum. (62/No)
- *Yes, meat can be very expensive. (63/YA/BA+BEd)
- *I generally only eat dinner. (69/YA)
- *No but I skip lunch at uni because its expensive to eat there. (72/No)
- *Meat costs too much. I rarely buy vegetables because they are so expensive. I go home most weekends to pig out! Food on campus is too expensive. The union should make health food cheaper. (74/YA)
- *I can rarely afford meat but I manage to afford the essentials. Luxuries are a different matter! (76/No)

- *I can't afford meat- I don't buy many fruits and veg either. It's outrageous how much it all costs. I can't afford to work more hours with my degree so ill have to sacrifice something. (78/No/Medicine)
- *Yes- many times I can't afford healthy foods because I need money for transport or I miss out on uni because I pay bills and food. (84/YA)
- *Regularly have empty fridge- borrow money to eat take-away etc. (86/No)
- *Yes- fruit and meat is too expensive. (96/YA)
- *Yes. Speeding fines are a killer. (101/No)
- *Yes. Can't afford meat regularly. Try to buy fruit and veg as often as I can, but not always possible. (104/YA)
- *If I have an extra big bill come in, or have a lot of photocopying to do in one week, or want to visit my parents in Toowoomba, I often go without food so I can pay. (108/YA)
- *Don't buy meat- too expensive. Only eat it on holidays with parents. (109/No)
- *Yes- fast food often cheaper. (112/YA)
- *Yes. Run out of fruit, vegetables regularly towards the end of the fortnight- must subsist solely on grains, etc. Can't always afford the fairs to uni either. (116/YA)
- *Yes, on occasion if I have to purchase textbooks. (127/YA/Eng)
- *Always. Healthy stuff is way too expensive. (133/No)
- *Yeah- usually after I got pissed and spend lots of money I revert to the Maggi 2 min Noodle diet with occasional treats of margarine on cheap toast. (135/YA)
- *Can't afford vegetables so I live on bread and milk and other basics. (137/No)
- *Vegies are expensive. Sometimes Ill miss lunch then fork out for a healthy dinner. I usually have vegies once a week. (139/YA/BA+BEd)
- *Yes. It's not fun. (141/YA)
- *Yes- I'm vegetarian, but rarely buy fruit and can only buy minimal vegetables- usually buy pasta and rice as they're less expensive. (144/No)
- *Yes- I have a lot of allergies so I can't just buy the cheapest food and meals like most people. I tend not to eat meat, because of the cost, and am often forced to spend more on basic essentials. (148/No)
- *I never have fresh fruit and veg. I live off rice and pasta. (153/No/BA+BEd)
- *Definitely. Have to budget for everything. (154/No/Phty)
- *Yea. Sometimes I cannot afford the essentials. (162/Austudy)
- *Yes. Fruit is very expensive. I only buy meat and fruit when on special. (166/no)
- *Yes. Sometimes I live on instant noodles and cereal. (172/No)
- *Have gone without fruit and veg a lot and milk or bread when it gets to the end of my pay period. (190/No)
- *My diet consists mainly of fruit and vegetables. (192/YA/BA+BEd)
- *I generally "stock up" when things are on special so that when the bills come, I have the essentials. Occasionally though when things like rego, car insurance, etc or when textbooks are needed the freezer can empty. (201/YA)

20. Have you ever had an application for Centrelink payments rejected?

- *Rent assistance and YA- parents earn too much. (13/no)
- *I rejected centrelink cos to get \$10 Austudy I had to give up \$130 paid work- bloody stupid!) (16/No)
- *Parent's income, they calculated it wrong. (23/YA)
- *Parents earn too much because they are self-employed. (25/YA)
- *Independence allowance. Im not 25 and I don't quite earn over \$16,000 because I don't work over holidays. (26/No)
- *Parents are self-employed. (29/No)

- *When I was in year 12, I was halfway through the year and my father left me to rent with someone. It took a lot for me to get Youth Allowance, even if it wasn't my fault. (31/YA)
- *Parents earn too much even though they don't give me any money. (33/No/BMGT)
- *Did not meet the criteria. (37/No/BHST)
- *Youth Allowance was cancelled as income for previous six weeks was too high. (38/No/SWSP)
- *Youth Allowance. Mum earned 40,000 per year. Assets were too much. (41/YA/ARCH)
- *Family has too many assets despite making a loss. (48/No)
- *Needed more ID and centrelink failure of computer! (50/Parenting/BBCH)
- *Youth Allowance. Couldn't prove my father's income was ZERO dollars. (55/YA)
- *Parents apparently earn too much. (63/YA/BA+BEEd)
- *Independent student. They misread my application and said I hadn't earned enough. I clearly had. (67/No/PhD)
- *Dad's salary too much. (72/No)
- *Youth Allowance. Parents earn too much. If I leave home I couldn't afford to live so I have to stay at home with four little brothers and sisters. Twin babies are so loud and disruptive! (73/No/BPhty)
- *YA. Dependent rate. Dad earns too much. But he has 3 kids to mum and 2 from a previous marriage that he still supports. (74/YA)
- *Not eligible due to family income. (75/YA)
- *Austudy- my cause not recognised. (76/No).
- *YA- parents have too much money in assets. They run a small business and the turnover is high but the profit is so little that they can't afford to help me out with my rent. (78/No/Medicine)
- *Parent's income is too high even though I don't live with that parent. (80/YA)
- *Rent Assistance was cancelled. Don't know why. (95/YA)
- *Not having the correct 'paperwork'- was delaying for weeks. (104/YA)
- *YA- rejected because it hadn't been 18 months since I left school. (109/No)
- *Payments stopped when I was in 2 part-time courses, not full-time. (112/YA)
- *rarely buy meat- can't afford to. (114/YA)
- *YA- first attempt. 18 month income not high enough. (121/YA)
- *Not considered independent as my parents were giving me \$50 a week at the time. My rent was \$95 a fortnight. (133/No)
- *Parental income too great. (137/No)
- *My mother's partner's income- they live in the northern territory and he has absolutely NOTHING to do with my life let alone make any contributions. (139/YA/BA+BEEd)
- *Rejected because I'm "not a permanent resident" (which is untrue) based on the fact my parents live overseas. (144/No)
- *YA- I'm not independent and parents earn too much but I don't receive financial support from them anyway. (146/No)
- *Applied, but was placed on a 13 week waiting period due to liquid assets and a review of the decision gave no change. (148/No)
- *They lost the information I had already provided. I ate salada crackers for 2 weeks! (158/YA)
- *Parent income slightly over threshold. (160/No)
- *My Dad permanently damaged his back and we applied for reduced income but because of my part-time job and because Mum earned too much I didn't get anything until I moved out. (162/Austudy)
- *Applied for YA when I began uni but was rejected because I couldn't "chop and change" parents (I had recently moved from Mum's to Dad's.) (165/YA)

*My partner can't get Austudy because at only \$100 per fortnight for a family of 3 we earn too much. (166/no)

21. Have you ever applied for the independent rate of Youth Allowance based on the grounds that it was unreasonable to live at home?

*It wasn't right because I HAD to move away from home to study and had only just left school so I couldn't have earned \$18,000 or whatever the amount was. (2/YA)

*Perhaps inefficient- borrowed money for a few weeks before application was approved. (52/YA)

*Stupid. My parents don't beat me so I can't get independence. But I share a bedroom with my 12 year old brother and it's hard to study. I have to pay board because my parents can't afford to support us all. They are in debt. (73/No/BPhty)

*Mum and Dad had to admit they hit me! And a 3rd party is not willing to testify. (75/YA)

*Why does it matter if I have earned money in the past? (96/YA)

*Evasive and 'victim' blaming. (97/YA/SWSP)

*Terrible eligibility. They expect my parents to admit they abuse me. (114/YA)

*The process is very long and difficult. Criteria aren't accommodating enough for people with legitimate claims, especially queer people. (127/YA/Eng)

*The definition of independence is ridiculous. (133/No)

*No- my parents earn too much, BUT I do live with 8 others and my home environment is not at all suitable for study. (138/no/BEng+BA)

*My mum lives in a remote community in the NT. My Dad lives in New Zealand. I went to school in Brisbane, then started uni, then they left. I couldn't take my degree overseas or to Uluru! (139/YA/BA+BEd)

*No, but its educationally unreasonable to live in third world country with my parents- so I should be eligible! (144/No)

*I live just inside the distance that there is to get assistance with my travelling money. (146/No)

*The process was fine, but I think it leaves a lot up to the discretion of each centrelink employee. (172/No)

*It was stressful and the requirements made it difficult for my relations with my family. (190/No)

*It was approved, but I shouldn't have had to go through the process- lengthy, emotional and difficult. (191/YA)

22. Have you deferred university in order to work and earn enough money to qualify for the independent rate of Youth Allowance?

*I took time off after year 12 to work. (3/YA)

*Thinking about it. (7/YA)

*No, however, failing to qualify, I have studied part-time rather than fulltime to get New start instead. (12/Newstart)

*In first and second year I went part-time in uni and worked 3 part-time jobs. (17/no)

*PT study instead of FT. (21/YA/BA+BEd)

*After year 12 because otherwise I couldn't afford to go to uni. Parents live in Rockhampton so I had to move out. (41/YA/ARCH)

*Didn't work- had to move back home. (54/YA)

*My payments will be cut down this October and it will be necessary to do so next year. (55/YA)

*Deferred the year after year 12 so I could work fulltime to get independence. Without it I couldn't afford to go to Uni in Brisbane and I couldn't travel from Rosewood 5 days a week. (74/YA)

- *I wanted to, but couldn't afford to due to HECS rise. (87/no/PHRM)
- *No, but I was able to only do uni part-time last year and full-time on the holidays which was the only way I could earn enough. (100/YA/PHRM)
- *Took a year off to earn required amount- still went for months studying fulltime and working before getting Youth Allowance. Only just scraped by. (104/YA)
- *Took a year off after school to earn \$17,000. Still not eligible fore 6 months!!! (109/No)
- *Intending to drop back to part time in semester 2, 2004. (118/No)
- *Took a year off. 6 months internationally then 6 months off. (121/YA)
- *I took a year off, however only worked 8 months and just missed out on qualifying for independence. (124/YA)
- *Took 1.5 years off uni to work. (126/YA)
- *Yes but didn't happen- only got 1/3 or required money. (137/No)
- *Worked for a year fulltime but because of this my liquid assets were too high when I reapplied. (148/No)
- *Did not take into account my situation- that my parents were 1000kms away, simply because I'm not overage etc. It's unreasonable for my parents to support me when I live so far away. (160/No)
- *Worked fulltime for a year to get Austudy when 24. (166/no)

26. If you're employed, how does compulsory placement affect your ability to work?

- *It doesn't as yet- holiday time it will. (8/YA/Physio)
- *It doesn't affect it. I work on weekends and I organise my placements to be during the week. (9/No/B PHTY)
- *N/A as boss gave me time off. (10/YA/BE)
- * No effect yet. (11/No/B PHTY)
- *Because I have no time during the week to do work experience I must complete in on my holidays, therefore I am unable to work more hours at my place of employment. (13/no YA)
- *Need to schedule around work- sometimes have shifts reduced. (14/No YA/PHTY)
- *When I was employed it was difficult to juggle both and study as well. Results aren't as good. (21/YA/BA+BEd)
- *I did 35 hours over one week of July holidays n 2nd year and that was tough. I did 25 hours over September holidays last year and I got a loan from the boss. He gave me the week off. I was paying him off for weeks after though. (26/No/ENG+BSc)
- *Will be advised in 2005. (32/YA/BHST)
- *Will have to work 10 hours less for the 10 weeks of placement. (33/No/BMGT)
- *Not employed. (37/No/BHST)
- *I am only able to work on weekends and I also have to complete two additional subjects at uni during this time. Therefore during placement I am working/studying 7 days a week for 4 months. (38/No/SWSP)
- *I will have to give up my job and won't get Centrelink payments and will be paid a maximum of \$8 per hour, if I get a paying job at all! (41/YA/ARCH)
- * I don't work during the time. My partner works overtime to make ends meet. (46/No)
- *I am unable to work because of this. (50/Parenting/BBCH)
- *Have to change shifts etc. (63/YA/BA+BEd)
- *I have a clinical coming up. Must be completed over the holidays so I won't get a September holiday. I'm worried about 3rd and 4th year because it's a lot of fulltime hospital per week plus study. Probably will have to work all weekend and have no rest. That's only if the boss allows it.) (73/No/BPhty)
- *I can't afford to work while on clinical rounds. I try to save up money beforehand but its difficult. It will be hard when I have long term rural placements. (78/No/Medicine)

- *Hasn't happened yet- not sure what will happen. (87/no/PHRM)
- *My placement is flexible but it means I can't take extra shifts. (97/YA/SWSP)
- *Means I can't work at all when at placement. (100/YA/PHRM)
- *Reduces ability to study because I am tired from working. (107/No/B Env Mgmt)
- *Its paid work (minimum wage between \$7-10 hour) 38-40 hours per week. (123/YA/Arch)
- * I can't work. I will have to apply for a university loan and pay it back once I graduate. Huge expenses incurred with travel out to distant locations. (128/YA/BVSc)
- *Placement is fulltime. I would not have another job at the same time. (138/no/BEng+BA)
- *Work is out of the question. The nature of student jobs is that they are casual. Casual shifts are usually in the middle of the day or afternoon to night. I can't make either. (139/YA/BA+BEEd)
- *I can't work at all during this period. (153/No/BA+BEEd)
- *I need to do a placement on holidays so this compromises my availability to work. (154/No/Phty)
- *Can't work as much. Lose some shifts. (176YA/BPhty)
- *I won't be able to work at all during this time! (192/YA/BA+BEEd)

27. How do you afford to meet living expenses for the duration of your placements?

- *Wait until fourth year. (8/YA/Physio)
- *Same as usual. (9/No YA/B PHTY)
- *Get paid to work. (10/YA /BE)
- *In fourth year I have fulltime prac so will have to save up over the next 3 years. (11/No YA/B PHTY)
- *I have to rely on my parents and the small amount I earn each week. (13/no YA)
- *Live with parents. (14/No YA/PHTY)
- *Minimise spending- i.e. Food and recreational activities, phone bill. (20/YA/Health Science)
- *Afford things and tend to eat less. (21/YA/BA+BEEd)
- *I don't eat as much and save a bit before hand. Plus, I took out an advance from the boss last time. Transport to and from the workplace is always expensive and it takes too long. (26/No/ENG+BSc)
- *Youth Allowance and casual employment. (32/YA/BHST)
- *I don't know how I will. (33/No/BMGT)
- *Financial help from my family back home. (36/No)
- *Rely on partner's income. (37/No/BHST)
- *I don't have money to go out- have to work all weekend so I can afford petrol, textbooks etc. Have to live at home as I could not afford living expenses out of home. (38/No/SWSP)
- *The money I get from working should cover it if I manage to find a paying job.
- *No idea. (47/Austudy/BHST)
- *Budget and saying no to my kids for basic items. Childcare costs are massive. Save for two years before the placement. (50/Parenting/BBCH)
- *Spend less money in other areas. Rely on savings. (63/YA/BA+BEEd)
- *Will be behind in board payments which will make it hard on Mum and Dad because they rely on it. (73/No/BPhty)
- *I usually get behind in rent. The worst thing is that my boss gets mad that I can't work. He relies on me. (78/No/Medicine)
- *I change my shopping habits- pay rent first and live from the leftovers.**
- *May get reimbursement from university. (100/YA/PHRM)**
- *I get paid for placement. (107/No/B Env Mgmt)**
- *My placement work was paid well. \$5800 for 13 weeks. (138/no/BEng+BA)**

- *My partner and I (both students) rely on each other and ask our parents to spot us 20 bucks when we get to the bottom of the barrel. You only do free things! (139/YA/BA+BEd)*
- * I hope someone in my family helps. Live off my partner's tiny income. Lost my centrelink as he 'earns' too much. (153/No/BA+BEd)*
- *I can only afford to do this because my mum budgets and sacrifices her money to help me through it. (154/No/Phty)*
- *Work and save up. (155/No/Phty)*
- *Good question! (176YA/BPhty)*
- * I have no idea how I will manage it. (182/Austudy/Vet)*
- *I save up all my money before the placement so that during the placement I can get by. I could always ask my parents or friends for money/ a short term loan, but I would HATE to do that. I haven't had to yet. (192/YA/BA+BEd)*

28. Do you currently have any financial debts that you attribute to the cost of living or educational expenses?

- * Visa bills to cover for the expense of books and stationary, not including student services. (5/YA)
- * College fees. (8/YA)
- *Use visa credit card more than I'd like to. (16/No)
- *Aside from the old Centrelink Students Support Loans, about \$12,000. I have also got into debt to buy textbooks and to maintain a standard of living during exams. (17/no)
- *I owe my parents approx \$4000. (18/No)
- *Owe parents \$2000 from when centrelink "suspended" my payments. (24/YA)
- *Master card debt for computer expenses and books. (37/No/BHST)
- *Owe \$2599 to my boss. Needed to buy a car when I started the job. It was the only job I could find at the time, and the hours were reliable so that was important. (41/YA/ARCH)
- *Credit card for textbooks. (43/No)
- *Student supplement loan (before it was canned). (47/Austudy/BHST)
- *Credit care \$2,500 (childcare and bills). Uni loan for books, student fees etc. (50/Parenting/BBCH)
- *Borrowed money from friends and centrelink to pay for text books (currently repaying Centrelink for an advance payment loan). (52/YA)
- *Owe a good thousand bucks to parents who paid for my books and SSC. (55/YA)
- *SFSS debt. (69/YA)
- *Textbook loan from Uncle- \$600. (74/YA)
- *I took a loan whilst an undergrad. It was for \$1000 to cover bond and upfront rent. Now I owe nearly \$2000. (76/No)
- *Have a credit card to buy books with one year. Now I owe \$800 on it. I often can't afford bills so I put them on the card. (78/No/Medicine)
- *\$5000 student supplement loan. (97/YA/SWSP)
- *I have a visa bill for over \$1500. Student services fees and text books totalled \$400 of that. The rest is due to costs associated with an overseas (UQ supported) study exchange. (98/YA)
- *Smash repairs and speeding fines. (101/No)
- *To parents. (104/YA)
- *I have a large credit card debt which I have trouble making any inroads paying off, plus debts to my family members for times I have needed money for food or bills. (108/YA)

- *Loans taken to cover books, fees and living costs. (112/YA)
- *Car loan. (114/YA)
- *Computer- \$200 and initial grocery bill and electricity bond- \$250. (121/YA)
- *\$2500 credit cards, \$500 Youth Allowance advance, \$6000 financial supplement loan. (126/YA)
- *Student emergency loan- had to purchase textbooks and food. (127/YA/Eng)
- *Loan to Dad- \$6000 (128/YA/BVSc)
- *Owe my family over \$1000 for rental costs. (133/No)
- *\$500 centrelink advance- general living and a student union emergency loan (car crash). (135/YA)
- *Borrowed money off parents for a car. (139/YA/BA+BEd)
- *Medical expenses for back specialists. (155/No/Phy)***
- *I have an out of control credit card debt and a student loan from first year. The total debt is about \$8,000. (158/YA)***
- *Student loans amount \$6,5000. (162/Austudy)***
- *Am in the process of applying for a student loan because I don't have enough money to live on, so will have a debt very soon. (165/YA)***
- *Debt of \$1000 for childcare which I have to pay so I can study. (166/no)***
- *I currently have a credit card which is overdrawn. It was a \$6,000 limit and is currently at \$6,400. It was a choice of not eating or using my credit card. What choice? This amount keeps increasing due to my inability to pay. (186/Austudy)***
- *3 x long term student loans, lay-bys, car registration. (200/Austudy)***

36. How often have you missed lectures/pracs/tutorials etc. due to work commitments?

- *Not much. 1-2 times per semester maybe. (1/YA)
- *A few times, at regular intervals depending on how much I have to work. (2/YA)
- * Once per 2 weeks. (4/YA)
- *Maybe once a month! (6/YA)
- *Every Thursday this semester. (7/YA)
- *Couple of times. (8/YA/)
- *2-3 times. I refused to work once and got fired. (12/Newstart)
- * Not often coz Im very committed. (16/No)
- *Regularly. I once missed an entire subject as it clashed with late-night shopping and my main source of income was in retail as a casual. (17/no)
- *Many times, especially for prac being between 9-3 and work often coinciding. Attendance marks complicate this as well. (21/YA/BA+BEd)
- *Approx 10 times a year. (24/YA)
- *At least twice per week. (26/No/ENG+BSc)
- *Once or twice per month. (27/YA)
- *At least one a fortnight. (30/YA)
- *I couldn't attend every lecture for a subject one semester because it was only offered once a week and I had work and they wouldn't let me change hours. (33/No/BMGT)
- *About once per month- but I have to choose electives and tutorial times that suit my work times. (38/No/SWSP)
- *Just a couple of times. But more often I miss a day of uni (or half a day) to get study or assignments done before I go to work in the afternoon. (41/YA/ARCH)
- *Last year every two weeks. (50/Parenting/BBCH)

- *Once or twice a week. Sometimes 3 times. Work late, get no sleep. Either sleepy in lectures or sleep at home and miss them altogether. (62/No)
- *Occasionally on a weekly basis when employed. (69/YA)
- *Once a week for the duration of my job. (70/No)
- *Tuesday afternoons I miss 2 lectures every week this semester. It's the only shift available at my second job and I can't afford to give up that job. (74/YA)
- *Last year happened to be most Thursdays. But then it got too much so I had to quit that job and find another. (78/No/Medicine)
- *6 times this semester. Had to drop a subject due to work classing with uni. (86/No)
- *Sometimes once a week. (87/no/PHRM)
- *Last year it was every week. (96/YA)
- *Quite a bit. Have to work certain amounts each week to keep my job and survive financially. (104/YA)
- *Weekly. (112/YA)
- *Once or twice a week. (126/YA)
- *On average maybe once a fortnight. (135/YA)
- *At least once a fortnight for the past 3 years. (139/YA/BA+BEd)
- *Once or twice a month. (153/No/BA+BEd)
- *Half a dozen times in the last 11 weeks. (155/No/Phty)
- *Too many times. At one stage I was missing up to 4 classes a week. (202/Carer's allowance)

37. Have you ever withdrawn from a subject due to financial difficulties?

- *I withdrew from the Masters of Physiotherapy Studies as without centrelink assistance I could not continue studying, working and doing uni (accelerated) as it is/was too difficult. (8/YA/Physio)
- *Half a dozen times during semester. (15/No YA)
- *I wanted to overload but couldn't schedule it without losing at least once job. (17/no)
- *Field courses for science. (24/YA)
- *I cut back to 3 subject per semester last year because I couldn't fit in work, study and 25 contact hours. (26/No/ENG+BSc)
- *Dropped 2 subjects one semester, needed to work to pay for some expenses. (30/YA)
- *Deferred first year once I realised that I couldn't afford to go to uni without the help from Centrelink. So I worked fulltime at McDonalds for a year. (41/YA/ARCH)
- *Can't afford textbooks, readers, having trouble with travel costs and photocopy costs. (47/Austudy/BHST)
- *Could only do three subjects as 4 per semester would be far too much burden on my childcare cost. (50/Parenting/BBCH)
- *Had to study part-time to get the dole while unemployed. (85/Newstart)
- *My shifts changed and I couldn't get to the course. This semester I enrolled and the timetable changed so I had to drop it. (97/YA/SWSP)
- *Told by centrelink to quit classes or no payment at all would be given. (112/YA)
- *Withdrawn from subjects in 2001 to work. (126/YA)
- *Since I've moved out of home I've only had time for 3 subjects cos I've had to work to support myself. (140/No)
- *Financial difficulties added to the stress, withdrew for financial reasons. (141/YA)
- *Yes. Could not do the prac and work. (153/No/BA+BEd)
- *I went part-time and worked full-time to try to pay for textbooks, photocopying, parking, printing etc, but my studies suffered for it- my marks went down. I had a breakdown. (158/YA)
- *Most semesters I cannot afford all the textbooks. (162/Austudy)
- *Its too hard to work and study fulltime. (166/no)

- *Dropped out of a program to go back to work. Needed more money to support myself. (190/No)
- *I ran out of money in the second week of my second year, so I dropped out of all subjects (except one) so I could work fulltime to earn enough money to be classified “Independent”. (192/YA/BA+BEd)
- *In 1998. I simply couldn’t get enough money to live and study, so I had to get a fulltime job. (201/YA)

38. Have you ever enrolled in a subject/course that you didn’t need to complete your degree, just so you classified as a full-time student and qualify for centrelink payments?

- *Could have gained credit for subjects previously studied but chose to take an extra subject to get fulltime status. (61/YA)
- *A few semesters I had to take extra subjects because only 2 subjects I needed for my major were offered. (69/YA)
- *I didn’t need to do 3 subjects in my second semester of 2nd year science but I did because I thought I could get Centrelink payments. My application was rejected. (78/No/Medicine)
- *I completed a subject a year ahead and only 3 subjects for my course were offered the next year. (97/YA/SWSP)
- *I did one extra subject for my arts degree in 1998 so I could continue to get Youth Allowance. (166/no)
- *Repeated a class I already done in a previous degree but wanted to be fulltime. (176YA/BPhy)

39. Have you ever been unable to afford course essentials such as textbooks and equipment?

- * I don’t have to \$400 to pay for textbooks that I’m only going to use in one semester. (2/YA)
- *I often hire library books which are usually unavailable. (3/YA)
- *Mum and Dad had to pay for them. (6/YA)
- *Textbooks- So I borrow them from the library. This can be difficult because everyone wants them as well. (8/YA/Physio)
- *Textbooks are usually not bought unless as a birthday present or through debt. In law, texts and course notes for 4 subjects a semester cost at least \$600. (17/no)
- *Had to borrow from my parents. (19/YA)
- *Some textbooks I can’t afford so I borrow them from the library at exam times because they are 3/7 day loans or even 3 hour loans so they need to be photocopied!
- *Every year some books just don’t get bought. Means more time in the library photocopying. (21/YA/BA+BEd)
- *Photocopy/textbooks/dissection kit. (23/YA)
- *Textbooks, print outs. (24/YA)
- *At the beginning of semester when you have to buy them all at once, I can’t. (25/YA)
- *How textbooks and equipment. Used library books instead. This affected studies as sometimes they were unavailable. (30/YA)
- *Yes, thanks to parents and a lot of begging. (31/YA)
- *Sometimes can’t afford textbooks so have to photocopy required pages from the library. (39/YA)
- *Textbooks and drafting software costs a fortune and I need about \$500 for it every semester, plus the student services charge. (41/YA/ARCH)
- *I don’t buy all required textbooks. (43/No)
- *I don’t buy textbook at all. (44/No)

- *Books and pens- I need to constantly find second hand books. I also have three children to pay for. I limit my research/presentation. (50/Parenting/BBCH)
- *Use “high use” texts as I usually cannot afford to purchase books as they are \$100 plus each. (51/Austudy)
- *ALWAYS borrow money for books and equipment. Have never been able to afford things straight up on my own. (55/YA)
- *Textbooks are too expensive. I borrow from friends and from libraries. (62/No)
- *I major in literature in my arts degree and we have to buy A LOT of books. You can’t rely on getting them from the library so you have to buy them. (63/YA/BA+BEd)
- *I have been forced to forego purchasing textbooks as I felt food was a higher priority. (67/No/PhD)
- *Because Centrelink gives me shit money I often don’t buy textbooks until mid-semester. (69/YA)
- *I have to pay for all uni costs and textbooks were too much! (72/No)
- *Have to borrow lab coat and lab glasses from the uni anatomy labs. It’s embarrassing but I can’t afford one. I borrow textbooks from friends/library. (73/No/BPhy)
- *Textbooks for second semester. I didn’t realise the books bought at the start of the year only last for one semester. (74/YA)
- *Just go without textbooks. (75/YA)
- *Textbooks, lab equipment, photocopying, printing. I spend a lot of time at the library so I don’t have to photocopy. (78/No/Medicine)
- *Textbooks- which have left me so far behind I have to try and catch up. (84/YA)
- *After everything else, it tends to be forgotten. (88/YA)
- *Textbooks in my degree are expensive (\$100 each) and they have new editions every year (can’t get second hand). (93/No/Juris Dr)
- *I cant never afford textbooks. (96/YA)
- *Had to borrow money from family members. (103/No)
- *Don’t ever buy all the required texts for a semester. WAY too expensive. (104/YA)
- *Textbooks are very expensive and sometimes I have been unable to purchase them. Sometimes this has been to my academic detriment as I have missed valuable information. (108/YA)
- *Can only afford maybe 1/3 of textbooks a semester- monthly fight for library books or just not have them. (116/YA)
- *Have not purchased several tests necessary to courses- diminished academic performance. (126/YA)
- *Textbooks cost \$200-300 per semester. Wouldn’t be able to afford them all in one hit. (127/YA/Eng)
- *Almost all textbooks required for Vet I have not been able to afford. (128/YA/BVSc)
 - *When you can’t afford more than \$10 a week on food it would seem strange to pay \$100 on a textbook. (133/No)**
- *In 2002 I couldn’t afford textbooks and student fees so I couldn’t afford to go to uni. (134/YA)
- *Had to sell my guitar to buy textbooks. (137/No)
- *Engineering textbooks cost \$600 in my first semester at uni. I had to buy them gradually/ borrow from the library. My studies did suffer from this. (138/no/BEng+BA)
- *Most of the time I can not afford the student Union fees. Textbooks are a luxury, not an essential. (153/No/BA+BEd)
- *Don’t have money for textbooks. (155/No/Phty)
- *Couldn’t afford statistics textbooks so had to spend an extra 6 hours a week at uni. (159/No)
- *I NEVER have been able to afford course texts in my vet degree. (182/Austudy/Vet)

*This semester, I have simply gone without textbooks. (186/Austudy)

43. Has your academic performance suffered due to the costs or unavailability of childcare?

*It has been very difficult to complete my assignments and look after children at the same time. (37/No/BHST)

*Yes. My child is on the waiting lists for all 3 childcare centres on St Lucia campus. I have to miss classes to pick her up or drop her off at childcare. I have late lectures next year and I'm not sure how we'll manage. (46/No)

*It cost \$47-00 per week childcare just to do my studies. My oldest two children have had to move school for childcare reasons- this is a big stress. I have no private time to study. Hype should be from age 8 or 10!!! (50/Parenting/BBCH)

*I had to go back fulltime on my PhD so that I could receive my scholarship still, but could only get 2 days a week childcare, so my PhD suffered. Currently I would like 5 days a week childcare but can only get 4. (166/no)

*Cost of childcare are high at uni compared with suburban childcare centres. 190/No)

Other

*Whilst Uni is a fun and rewarding investment in one's future, it certainly comes at the expense of one's health. (128/YA/BVSc)