

# Submission

to

Senate Employment, Workplace Relations and Education  
References Committee

## **Inquiry into student income support**

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**Submission no:** 97

**Received:** 22/06/2004

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**Organisation:** Youth Affairs Council of Western Australia

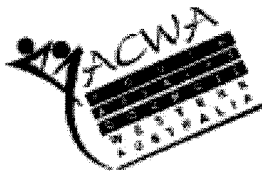
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# **Youth Affairs Council of Western Australia**

## ***Submission to the Senate Employment, Workplace Relations and Education References Committee's Inquiry into student income support***

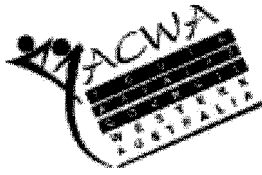
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### **INTRODUCTION**

The Youth Affairs Council of WA (YACWA) welcomes this Inquiry into student income support and appreciates the opportunity to contribute to the process.

YACWA believes in the value of providing young people with access to quality educational opportunities and that supporting young people to gain a high level of education represents a positive investment in the future of our country. YACWA believes that considerable reform is needed in the area of student income support in order to provide young people with the appropriate level of support that they require while they gain the skills and knowledge that is necessary for our country to move forward.

The following report is a summary of the findings and recommendations that have resulted from YACWA's consultation with young people and the non-government youth sector in Western Australia on the matter of student income support.



## **TERMS OF REFERENCE**

The living costs of students enrolled in full-time and part-time courses and, in particular:

(a) current measures for student income support, including Youth Allowance, Austudy and ABSTUDY, with reference to:

- (i) the adequacy of these payments,
- (ii) the age of independence,
- (iii) the parental income test threshold, and
- (iv) the ineligibility of Austudy recipients for rent assistance;

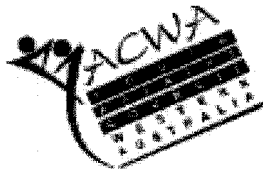
(b) the effect of these income support measures on students and their families, with reference to:

- (i) the increasing costs of higher education,
- (ii) students being forced to work longer hours to support themselves, and
- (iii) the closure of the Student Financial Supplement Scheme;

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

- (i) students from disadvantaged backgrounds, and
- (ii) improving access to education; and

(d) alternative student income support measures.



## **ORGANISATIONAL CONTEXT AND CONSULTATIVE PROCESS**

YACWA is the peak body for the non-government youth affairs sector in Western Australia and is a membership based organisation with state wide representation of a wide variety of people who work with and for young people. YACWA's mission is to strengthen the trust, cooperation, collaboration, professionalism and voice of the non-government youth service sector so it can serve the young people of Western Australia.

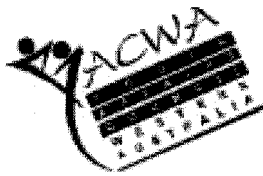
The Council's vision is that of a united, independent and active advocate for the non-government youth sector that is both supported and respected by the sector and the wider community. The Council believes in and actively promotes equity, equality, access and participation for all young people in the Western Australian community.

These aims are achieved through developing and co-coordinating policies, facilitating program responses, preparing resources for the sector and distributing information about young people's needs.

YACWA is committed to engaging in effective policy development and debate that promotes the well being of the youth sector and young people. YACWA demonstrates this commitment through engaging in regular consultation with young people and the non-government youth sector. This ensures that YACWA's priorities and positions reflect current issues and attitudes of the sector.

YACWA's consultation process on the matter of student income support involved the following activities:

- YACWA distributed information throughout its network (comprising over 500 contacts) alerting its members to the present inquiry and invited its members to submit written and/or verbal comments to YACWA or directly to the inquiry.
- Consultation with over 60 students currently enrolled in a local training institute via a qualitative survey administered by a member of YACWA.



- Group discussions with YACWA's Policy Advisory Groups: the Young People's Policy Advisory Group and the Youth Sector Policy Advisory Group and in depth consultation with selected members.

## **YACWA'S RESPONSE**

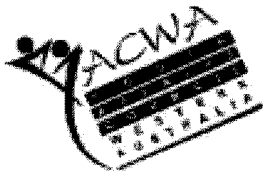
### **The Living Costs of Students enrolled in full-time and part-time courses:**

#### **(a) YACWA's views on current measures for student income support, including Youth Allowance, Austudy and ABSTUDY, with reference to:**

- (i) the adequacy of these payments;
- (ii) the age of independence;
- (iii) the parental income test threshold; and,
- (iv) the ineligibility of Austudy recipients for rent assistance.

YACWA believes in the necessity of providing young people with adequate support measures that assist young people to meet their costs of living while they are undertaking either part time or full time studies. The social and economic circumstances of young people varies significantly and YACWA believes that it is important to respond to the needs of young people in light of a realistic assessment of these circumstances. YACWA acknowledges that many young people face a multitude of barriers which preclude full access from, and participation in, the education system. In particular, economic barriers to the education system significantly limit the ability of many young Australians to achieve their goals.

Income support measures are available to Australian students at varying levels according to a variety of factors including: age; an assessment of whether the student is of Aboriginal or Torres Strait Islander descent; enrolment status in an educational institution; and, an assessment of financial circumstances.



YACWA has received a great deal of feedback regarding the adequacy of the varying measures that specifically target students and the rationale for varying levels of payments. Following consultation with young people and the youth sector, YACWA believes that there is an urgent need for review of the structure of income support measures and the level of payments.

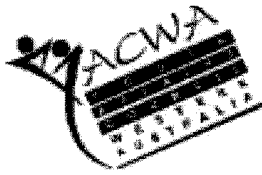
**(i) YACWA'S views on the adequacy of current student income support payments including Youth Allowance, Austudy and ABSTUDY**

YACWA received a great deal of feedback on the adequacy of current payments under the Youth Allowance, Austudy and ABSTUDY schemes. Many respondents expressed that benefits were "helpful" and necessary, however, respondents unanimously agreed that student payments under these schemes are inadequate and that it is "impossible" to rely on the payments to meet the cost of living while studying. The inadequacy of these payments has both short term and long term effects for young people. These effects include:

- reducing the quality of education as students on student welfare payments typically work considerable hours in casual or part time employment. This negatively impacts on study commitments as students report frequently missing classes and having very little spare time for study
- forcing young people to enrol in part time studies and thus prolonging study time and dependency on social support payments
- forcing young people into debt`

YACWA has identified four main issues in relation to the adequacy of student income support payments. These are outlined below and include:

- Payments do not cover the basic cost of living,
- Students are forced into debt in order to meet unforeseen expenses,



- The Centrelink system of income assessment forces students into poverty,
- The payment system is inequitable.

➤ **Payments do not cover the basic cost of living.**

Current rates of Youth Allowance and Austudy fall well below the Henderson poverty line. For example, adult students over 25 years receive \$155 per week from Austudy payments which is approximately 36% below the poverty line. Young people who are recipients of Youth Allowance and rent assistance are eligible for the slightly higher payment of \$192 per week which is still approximately 17% below the poverty line.<sup>1</sup>

These significant figures are reflected in young people's feedback to YACWA which indicates that students are suffering considerable financial hardship in meeting their cost of living while receiving social security payments.

While young people indicated that payments typically covered rent payments and basic food bills, after these expenses there is little left to cover the following basic necessities:

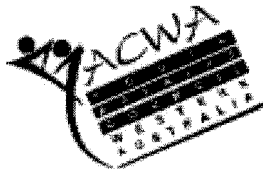
- Transport costs associated with use of a vehicle or public transport (for example petrol or bus/train fares)
- Text books and ongoing costs for study materials
- Household costs including phone, electricity, gas, and water bills
- Medical bills, medication, health insurance

Recipients of these benefits have been unanimous in the view that their payments do not cover all of these necessities and leave them completely unable to afford any other "non essential" expenses such as that associated with ownership of a vehicle (ie vehicle registration, maintenance costs, insurance costs and possible car loan repayments), entertainment expenses, gifts and any other unforeseen expenses.

Young people with special needs such as for medication or those who are required to travel large distances between their place of residence and university find that the

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<sup>1</sup> Melbourne Institute of Applied Economic and Social Research, 2002



payments (which may include a pharmaceutical allowance or fares allowance) are particularly inadequate.

➤ **Students are forced into debt in order to meet unforeseen expenses**

Students receiving Youth Allowance or Austudy payments indicated that the allowance enabled them only enough to live on a “day to day” basis. This means that they are unable to save enough money to meet large, and often unforeseen, expenses (for example fixing a broken down car, moving house, paying parking and traffic fines). When these expenses arise young people are often forced to meet payments through loans from family members or friends, through commercial bank loans (if they are eligible), or to leave bills and fines etc. unpaid. A survey in 2000 of over 30,000 undergraduate students showed that bank loans are very common in undergraduate students, with one in every ten student surveyed having obtained a loan in order to be able to continue studying, with the average amount borrowed being \$4000<sup>2</sup>.

The inability to afford expenses such as comprehensive car insurance and health insurance also leaves students particularly vulnerable to incurring further debt in the case of emergencies.

The closure of the Student Financial Supplement Scheme further worsens the situation for young people, as there is a shortage of low interest bank loans available for students. The impact of the closure of this scheme will be discussed in (b)(iiii).

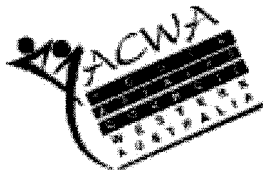
➤ **The Centrelink system of income assessment forces students into poverty**

Most young people (particularly those who are living away from home as independents) indicated that they worked considerable hours (typically between 15 and 20 hours per week) in a casual or part-time position in order to supplement their Centrelink payments.

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<sup>2</sup> Long and Hayden 2001





Respondents indicated their frustration with the Centrelink system whereby their payments are reduced according to the amount that they earn above a \$236 threshold.<sup>3</sup>

This system actually gives students a disincentive to work above a certain amount of hours at a part time job, as the threshold whereby their payments are cut is too low to justify earning above a certain amount. Students indicated that the system actually forced them into poverty as they are unable to solely depend on their income (due to study commitments), yet find that they cannot work enough hours to meet their expenses without having their Centrelink payments cut.

YACWA believes that this punitive and unfair system is in urgent need of reform.

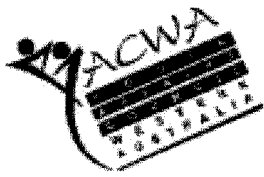
➤ **The payment system is inequitable**

There are many anomalies within the Centrelink system and this produces significant gaps in welfare payments. In many cases these gaps are unjustifiable and inequitable. For example, students on Youth Allowance and Austudy payments commented that they are financially “better off unemployed” (and receiving Newstart payments) than on student payments. The difference in Newstart payments and Youth Allowance payments for single young people who are classified as being “independent” is approximately \$70 per fortnight. The differential in payments under this system is an anomaly considering that the cost of living for students is likely to be comparable to somebody who is unemployed.

This inequitable system also provides a disincentive for those who are unemployed to pursue training or educational opportunities. The significantly higher rate allocated to young people who are living away from home as “dependents” and “independents” is also another example of an inequity within the system. This is because young people are not always in receipt of assistance from their parents or guardians when they live away

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<sup>3</sup> Centrelink, 2004



from home, yet they encounter the same living expenses as an “independent” young person.

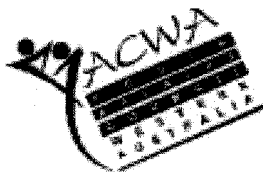
**(ii) YACWA'S views on the current age of independence required to qualify for Youth Allowance, Austudy and ABSTUDY benefits**

Currently, in order to qualify for full rates of Youth Allowance, Austudy or ABSTUDY benefits, young people must demonstrate that they are “independent.” According to Centrelink, young people are considered to be “dependent” until the age of 25 years unless they are able to demonstrate special circumstances.

YACWA believes that this definition does not reflect the “reality” for many young people, and causes a great deal of hardship. In particular, YACWA believes that this definition is a system-serving definition that is inconsistent with the community expectations of young people. For example, the Centrelink definition of independence is inconsistent with realities for many young people who, according to the same system, are allowed to live away from parents or guardians at the age of 16yrs. This definition is also inconsistent with the age of citizenship, which is 18yrs.

Young people reported to YACWA that they felt this system to be unfair and frustrating. This is particularly the case for young people who live away from home, pay for their own costs and consider themselves to be independent, yet cannot qualify for “independence” due to their age. YACWA believes that young people should be supported to be independent and should not be subject to unrealistic definitions.

YACWA believes that the circumstances whereby a young person can qualify as “independent” are also problematic. A young person under 25 years can meet the definition of independence according to the following criteria:



- have been out of school at least 18 months and earned an amount equivalent to 75 per cent of the Commonwealth Training Award Rate in an 18 month period before lodging a claim; or
- have worked to support yourself for at least 18 months, working full-time at least 30 hours a week during the preceding two years (or for a period or periods of 12 months if you are considered disadvantaged); or
- have worked part-time for at least 15 hours a week for at least two years since last leaving school; or
- are 25 or more and a full-time student (in special circumstances).
- are above school leaving age in your state or territory; and
  - are a refugee, an orphan or it is unreasonable for you to live at home; or
  - are in state care, or only stopped being in state care because of your age;
  - have, or have had a dependent child;
  - are or have been, married , including living in a marriage-like relationship for 12 months or more, or six months (in special circumstances);
  - have parents who cannot exercise their responsibilities. <sup>4</sup>

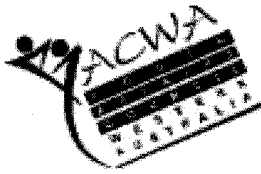
The full payment as a single, “dependent” student (over the age of 18yrs) is \$209.70 and this amount does not vary whether the young person lives at home or away from home. The differential between the “independent” rate of Youth Allowance is thus \$108.80 per fortnight.<sup>5</sup> As the rate of payment as a dependent is significantly lower than the independent rate, and indeed grossly inadequate in supporting the cost of living, many young people attempt to qualify for the independent rate.

For the majority of students, qualifying to meet the definition under the first option (meeting 75% of the Commonwealth Training Award Rate in an 18 month period) is the the only option if they wish to be classified as “independent.” YACWA is aware that many young people work significant hours in part time or casual employment in order to qualify for independence under this system and a significant number of young people

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<sup>4</sup>Centrelink, 2004.

<sup>5</sup> Centrelink, 2004.



delay entry into tertiary education so that they can spend some time in the workforce and thus earn the level of income that is required to meet this definition.

These criteria are also problematic for students whose family lives away from the metropolitan area. Take the following case study:

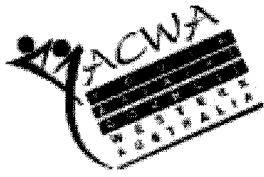
*Jake is a 20 year law student whose parents live just south of Mandurah, a City that is located approximately one hour away from Perth in the south west of Western Australia. As it would take one and a half hours for Jake to commute in his car to university each day Jake moved to the Perth metropolitan area when he was 17 years old. Jake considers himself as independent, as his parents do not contribute financially to support him while he studies; however, Jake's parents earn above the parental income threshold limit and Jake is not eligible for support. Jake is frustrated because he feels as though is forced to live away from home to study as he cannot possibly maintain his study commitments at a competitive level if he lives such a significant distance from campus. Jake also believes that it is unfair that some of his friends who chose to live away from home are eligible for support and he is not.*

This case study is a real life example of one of the "gaps" in the Centrelink system of assessing students for benefits based on parental income.

Overall, YACWA believes that the current system of assessing a young person's "independence" is inconsistent with the reality of circumstances in which young people live.

**(iii) YACWA'S views on the parental income test threshold for Youth Allowance, Austudy and ABSTUDY**

YACWA believes that system of assessing eligibility for student income benefits through the parental income test is unrealistic and results in creates a significant poverty trap for young people. In particular, the current threshold limit for parental income assessment



means that many young people from low to middle income bracket families miss out on receiving benefits even though their parents/guardians cannot afford to support them while they are studying.

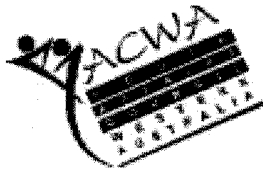
YACWA believes that it is unrealistic to make an assessment of a young person's financial situation based on parental income assessment.

**(iv) YACWA'S views on the ineligibility of Austudy recipients for rent assistance**

As discussed in (a)(i), there are many anomalies within the Centrelink system and this produces significant gaps in welfare payments. In many cases these gaps are unjustifiable and inequitable. The ineligibility of Austudy recipients for rent assistance is one such anomaly.

The dependence of students on rental accommodation and the difficulty of low earners to afford the cost of living in private rental accommodation is well known. The Commonwealth Government should take steps to ameliorate the unaffordability of private rental accommodation by increasing the rate of rent assistance provided to recipients of Youth Allowance.

YACWA believes that there is no realistic explanation for the lack of eligibility of Austudy recipients for rent assistance. In contrast, Austudy recipients are likely to face the extra burden of supporting dependents (as there is a higher proportion of people over 25yrs of age with dependents) and thus may be financially even less capable of meeting the cost of rental accommodation. YACWA believes that the Commonwealth needs to address the anomaly of excluding Austudy recipients from this benefit.



**(b) What is the effect of current income support measures on students and their families?**

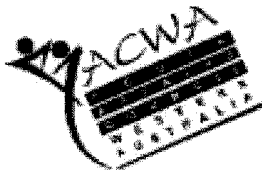
**(i) YACWA's views on the effect of current income support measures on students and their families, with reference to the increasing costs of higher education**

As discussed previously, YACWA received significant feedback from young people and the youth sector on the effect of current income support measures on students and their families. While payments under the Youth Allowance, Austudy and ABSTUDY schemes are generally deemed to be helpful and indeed vital to the continuation of studies for many young people, it is clear that current payment levels are inadequate in covering the cost of living of students. This results in significant hardship for a great number of students. The effects of this are far-reaching. Perhaps one of the most significant, however, is the rising level of debt among students while studying. In the context of the increasing costs of fees for higher education institutions, the debt burden among young people when they complete their studies is significant and long term. This poses a potential barrier to the education system, particularly for young people from low income families (where neither parent has a tertiary education) who are shown to be more likely to take an adversary approach to debt.<sup>6</sup>

YACWA believes that the Commonwealth Government significantly underestimates the extra costs involved with studying. In combination with higher course fees YACWA believes that the cost of study/course materials also contributes to the financial pressure and increasing debt among young people. In addition to this cost, many students who undertake courses that involve significant unpaid training/work placement components such as teaching and nursing (and other courses, particularly in health sciences, where training components are essential) suffer significant financial pressure due to the inability to hold paid employment. These considerations should be factored into student support measures.

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<sup>6</sup> Anglicare Tasmania 2002, pp. 51-52



The cost of higher education is significant and has far reaching effects that pose a short term and long term burden to young people and their families. YACWA believes that the education system is becoming increasingly inequitable due to increasing rates of course fees and the low level of financial support provided to students. In order to provide an equitable higher education system it is imperative that the Commonwealth Government address these issues and set in place strategies that ameliorate debt and financial hardship among young people.

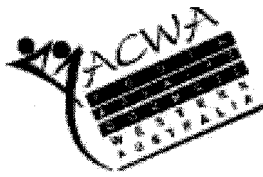
**(ii) YACWA's views on the effect of current income support measures on students and their families, with reference to students being forced to work longer hours to support themselves**

As discussed previously, current levels of student income support payments are inadequate to cover the living costs of students. This financial pressure is indicated by the number of hours students are working in casual and part time jobs in order to supplement the payments.

Since 1984 there has been an almost three-fold increase in the amount of part-time work undertaken by students. In 2000, full time students undertook an average of 14.4 hours/week work in a part time or casual job during semester.<sup>7</sup> YACWA believes that society will pay in the long term as long as students must continually decide whether to prioritise their time earning income or spend their time ensuring that they can study and get a quality education outcome. This is the trade off that young people are forced to make when their study time table does not fit perfectly with their work roster, when their boss asks them to fill in for somebody who has called in sick, or when they are threatened with losing hours at work because they have taken too much time off to finish their assignments.

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<sup>7</sup> Long and Hayden 2001



A survey has shown that nearly one in every ten students who are employed “frequently” miss classes because they are at work- or about 33, 900 students. Nearly two in every ten students in paid employment say that the work adversely affects their study “a great deal”- or about 70 600 students Australia-wide.<sup>8</sup>

The reality for students is that they are constantly juggling study and work commitments and are often forced to prioritise work commitments over study in order to survive. Many students, by virtue of their age, are not well-equipped to deal with this balancing act and are faced with the decision of whether to drop out of studies or to take out a commercial loan that they may not be able to pay. This balancing act is even more challenging and, indeed, impossible for many students with dependents.

YACWA believes that it is to the detriment of society in the long term that students are forced to work long hours in part time and casual employment in order to supplement inadequate welfare payments. As discussed in (a)(i) the low threshold for student income assessment also places in a poverty trap whereby they cannot earn as much as they need to meet their living costs without having their financial assistance cut off completely.

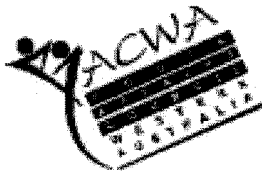
**(iii) YACWA’s views on the effect of the closure the of the Student Financial Supplement Scheme on students and their families**

YACWA believes that the closure of the Student Financial Support Scheme by the Commonwealth Government without putting in place an alternative scheme was both short sighted and irresponsible. On the other hand, YACWA believes that the level of debt among young people today is of serious concern and thus welcomes moves to ameliorate debt among this group. The closure of the Student Financial Support Scheme; however, does not represent a meaningful attempt by the Commonwealth Government to address this problem.

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<sup>8</sup> Long and Hayden 2001

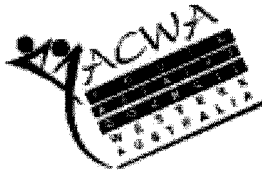




The Student Financial Supplement Scheme provided with the option of trading in aspects of their entitlement for a loan. These loans, which were targeted to one of the most disadvantaged groups of society have proven very difficult to pay back for many young people. They have also proven a deceptive and misunderstood scheme to many students who have not realised that, in effect, they are liable to pay back at least two times the value that they gain from the scheme (plus CPI).

The irony is that with income support levels set so low, many students struggle just to provide themselves with the basic necessities of life and the Student Financial Supplement Scheme was perhaps the best option that students had in alleviating some of this burden. Although YACWA welcomes moves to decrease levels of debt among students, the abolishment of the Student Financial Supplement Scheme by the Commonwealth Government without replacing it with a better solution was completely meaningless. Indeed the closure of the scheme without putting in place a replacement scheme further disadvantages those students who are in the most need of assistance- and this is irresponsible. The cruellest irony is that it is particularly difficult for those students in the most need of assistance and who have no credit history or employment history to substitute the scheme with a commercial loan.

Without urgent attention to this issue, many students will simply be unable to cope with the cost of studying and will be forced to drop out.

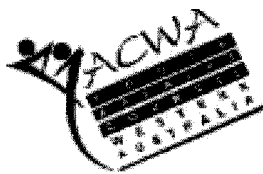


- (c) What is the importance of adequate income support measures in achieving equitable access to education?**
- (i) YACWA's views on the importance of adequate income support measures in achieving equitable access to education for students from disadvantaged backgrounds**
  - (ii) YACWA's views on the importance of adequate income support measures in improving access to education;**

As a result of consultation with young people and the non government youth sector in Western Australia YACWA have received considerable feedback on current income support measures for Australian students. Feedback has clearly indicated that young people are struggling financially to cover their living expenses while they are studying, with all respondents who are on benefits indicating that they could not survive on the payments alone.

Many young people find that they cannot afford to meet the cost of studying. In particular, young people from disadvantaged backgrounds simply do not have the support that they need while they are studying and many drop out as a direct result of financial hardship. For other young people from disadvantaged backgrounds, the cost of personal maintenance and loss of potential income while studying prevents them from entering the system at all. On the other hand, a significant number of young people are underachieving at university because they are forced to work 15-20hours/week in part time and casual jobs.

YACWA believes that one step to improving access to and equity in the education system is to improve income support measures for students. This would ensure that students from low to middle income families do not face financial barriers to education and training and that they are encouraged to undertake suitable long term education and training.



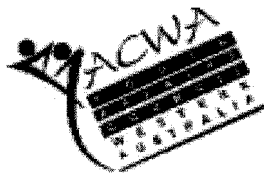
YACWA is also concerned about the increasing levels of commercial debt among students and the effect that this has on the long term welfare of young people. YACWA believes that the improvement of student income measures would lower the incidence of young people seeking alternative measures of support. YACWA believes that it is to the benefit of the community at large that young people are supported adequately so that they can avoid the accumulation of debt that, as students, they do not have the capacity to pay back.

YACWA encourages the Commonwealth Government to consider raising the levels of student income support. We believe that the cost of raising levels of student income support is a small price to pay if we as a community can give students an opportunity to further their education so that we may all benefit and be enriched by the development of our collective intellectual capacity. Expenditure on ensuring that those from a disadvantaged background do not encounter barriers to this opportunity is clearly a strong investment in the future of this country. Similarly, improving the quality of Australian graduates is also a necessity if our country is to move forward.

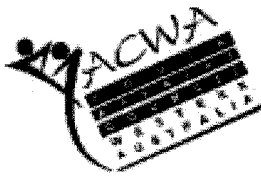
**(d) Are there alternative measures for student income support?**

YACWA believes that there are not enough support networks for students who are in transitional phases such as leaving high school and graduating from university. Young people would benefit from improved access to mentoring programs, support and guidance in planning career pathways and access to suitable employment networks.

In particular, Indigenous Australians are particularly marginalised from the higher education system and participation and retention rates of this group in the system is poor. YACWA believes that a range of strategies are needed to address the needs of this group. In addition to improving student income support measures, supports



strategies such as mentoring and other support systems could improve retention rates of this group in the higher education system. In addition, Indigenous students should be supported to access the education system through improving the link between bridging programs and higher education institutions. Improving access to university resources for students in rural and remote areas should also be a priority.



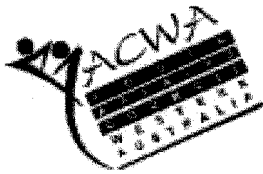
## **SUMMARY AND RECOMMENDATIONS:**

YACWA believes that reform in the area of student income support is long overdue. Consultation with young people and the non-government youth sector in Western Australia has indicated that students are currently encountering a great deal of difficulty meeting their financial commitments while they are studying and many either drop out from their studies, work long hours in part time and casual jobs to the detriment of their studies, or supplement their income with commercial bank loans.

YACWA believes that the current system of income support is both inadequate and inequitable and that an investment in improving this system is necessary investment in the future of our country.

Based on our findings, YACWA urges the Commonwealth Government to consider the following recommendations:

- 1) Payments for the away from home rate of Youth Allowance, Austudy and Newstart should be brought into line and should be increased to meet pension levels.**
- 2) Rates of Pharmaceutical Allowance, Rent Assistance and Fares Allowance should be increased.**
- 3) The threshold for student income assessment should be raised.**
- 4) The Centrelink system of assessing a young person's "independence" should be modified to incorporate a realistic assessment of a young person's circumstances and should not be based on an arbitrary, age-based definition.**
- 5) The Commonwealth Government make it a priority to set in place strategies that enable young people to complete their studies without accruing non HECS/PELS-related debt.**



In addition to this, YACWA recommends that:

- 1) **Strategies should be implemented to improve support networks for student in transitional phases, to improve student access to mentoring programs, employment networks and programs that provide support and guidance in planning career pathways.**
- 2) **Strategies such as mentoring and bridging programs should be implemented to improve the access of Indigenous students to the education system and retention in higher education.**
- 3) **Access to the higher education system should be improved for students in remote areas.**

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