

Anna Painting - Submission to Senate Inquiry into student income support



Senators,

I would like to outline what study has been like for me with regard to financial support, some information about my background, and finish with a list of recommendations for the committee based on my own personal experience and my knowledge of what other students and potential students experience.

I have been a full time HECS student for the past three years, and have just completed my degree. This year and next year I am studying Honours part time so I am able to work for additional income as well as study. The only options available to me for income as a student have been parental support and part time jobs. My parents own and run a sheep property near Bookham, near Yass in NSW. Due to the amount the farm earns on paper I have not been eligible for any government assistance while I have been studying.

Between finishing school and beginning University I travelled to England to stay with my grandmother who had just lost her husband. During this year I was able to undertake a small amount of part time work, but nowhere near enough to earn over the threshold to 'prove I am poor' to receive government assistance while at University.

I moved to Charles Sturt University, Wagga Wagga campus as it was the closest and cheapest option for University study from my parents home.

During my study my parents have paid for my petrol and car. CSU's Wagga campus is about 10 minutes drive from the town of Wagga where I have lived while studying and there is no public transport from Wagga to my parents home. My parents have paid for my accommodation costs for the first three years of study and my textbooks, and have bridged the gap where I have had times where I have not been able to pay for phone and food. I spend about \$20-30 per week on food, and minimal amounts on other expenses.

During University study I have had various jobs waitressing, deli assistant, staff on campus etc. The whole time I have never been able to earn enough on my own to not have help from my parents. I would not have my degree if my parents had not given me money. My study has been a stress for my family, who do not have lots of extra money. I have two siblings who need financial assistance from my parents as one is 21 and an apprentice mechanic, thus earning a low wage, and the youngest is 17 and in Year 12 at High School. I am lucky to have a good relationship with my family, *despite* the huge financial burden I have been in the last four years.

I believe that the current age of independence of 25 is degrading and not practical. There is no doubt that it needs to be lowered.

My parents property, and indeed the entire agricultural sector, is suffering under drought which is entering its fourth consecutive year. Both of my parents also work off the farm, but the primary income is from the farm. The yearly wool payment our property received in 2003 was about \$25 000 less than what was earned in 2002. 2002 was a 'bad year' due to the drought. This is difficult to budget for to say the least. The financial drought assistance, which the government made such a noise about, did little to nothing to relieve the burden on the wool economy. This, coupled with possibly entering into a Free Trade Agreement with the US which looks to be detrimental to so many industries, leaves me knowing that the government does not value our future.

I have decided to make my Honours study part time for 2004 and 2005 for two main reasons. I needed to be able to have paid work while studying. Despite my income now, my family still is my backup who often have to fill the gaps for me when I cannot make ends meet. I currently earn about \$10 000 a year in my part time job. The second reason I decided to study part time is due to my commitment to trying to make University life better for my fellow students, so I devote my time to this.

I became involved in my student association, Rivcoll Union, a few years ago during my degree as I was aware of the many and varied challenges facing students particularly from regional areas, and also the review into Higher Education led by Minister Nelson. I have chosen to devote more time to standing up for students and I am now the President of the Union.

I have seen fewer students are actually *able* to be involved in their student association as it is predominantly voluntary and students are forced to spend more and more time working for income than being involved in making their community a better place. I do not like the 'me-me' culture which is being encouraged through the majority of students having to undertake large amounts of paid employment alongside study, thus giving them less or no time to be involved in recreational or community pursuits.

Finally, I am about to get engaged to a fellow student and we are very concerned about how we will be able to afford to get married in the next year or two and invite our friends and family when we have no way of being able to save money at the moment. (He is also ineligible for any student financial assistance, and currently lives on \$130 per week). We are loathed to, at 21 and almost 23 years of age, put our hands out to our parents to pay for our wedding after they have supported us through University. We are also both Christians and as such do not intend to live with one another before we get married, which is an expensive choice in itself.

We believe that if we had been able to have a liveable income from government support while studying we would avoid being placed in such a powerless situation now when we have 18 month of study left, no savings, both owe our parents money, and are not able to earn more than we do now.

I have heard some people say "you don't appreciate what you don't work for" as a justification as to why students do not deserve to be financially supported through University. This simplistic attitude ignores the reality that people who graduate from University will be the one making our country and community run.

We must not be a country who glorifies student poverty and intense financial stress as a 'rite of passage'. We must, as a country, grasp the responsibility we have to look after our future through eliminating barriers to further study, and show our students that we value the study they are doing and the contribution they will make to our future through a realistic, practical, and consistent level of financial support.

Recommendations

Recommendation 1: That the base rates of Youth Allowance, Astudy and ABSTUDY be raised to, and indexed in line with, the Henderson Poverty Line and that Rent Assistance payments be in addition to this.

Recommendation 2: That the age of independence be reduced to 18 years of age, in line with most other measures of social and financial responsibility.

Recommendation 3: The level for the parental income test be increased to at least the average family income, and also take into account privately owned businesses as possibly distorting actual income.

Recommendation 4: Students who move a great distance in order to access tertiary education in their chosen field of study should be granted financial independent status.

Recommendation 5: That the broad societal and long term benefits of higher education for our community be given more weight in decisions of student income support measures rather than just a primitive fiscal approach.

Recommendation 6: That all education costs be exempted from the GST, or that the Educational Textbook Subsidy Scheme be restored.

Recommendation 7: That all students receive a Health Care Card for the duration of their study.

Recommendation 8: That student support measures be reviewed in relation to the needs of regional students, including further consideration given to the costs of relocation.

Recommendation 9: That States be encouraged to give all students, regardless of mode of study, travel concession for the duration of their study.

Recommendation 10: That scholarships are not viewed or promoted as the primary means through which students can be financially assisted during their study.

Recommendation 11: That it not be a condition of receiving student financial assistance to have proved independence by earning over a certain amount, to 'prove you are poor'.

Recommendation 11: That the government assume responsibility for the economic, physical and social strains on students participating within the tertiary system, particularly in regional universities, in recognition of their ongoing contribution to the Australian community.