

# Submission

to

Senate Employment, Workplace Relations and Education  
References Committee

## Inquiry into student income support

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Submission  
to  
Senate Employment, Workplace Relations, Education References Committee

Entitled:

# **Everything's Set, Everything's Fine? Regional Students Stand in Line.**

**Presented by**

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Presenter's Note

In my role as Vice-President Education of Rivcoll Students' Union of Charles Sturt University – Wagga Campus I come across student equity issues all the time. It appears that general society has accepted the poverty plight of students as normality or a rite of passage. I felt it was important to write this submission to represent the concerns of the students who have elected me, but also to represent myself. Last year in the Employment, Workplace Relations and Education Reference Committee's report "Hacking Australia's Future" I was quoted in the section "Equity Issues". The Report noted:

2.122 A student at Charles Sturt University in Wagga Wagga described how he lived on a \$200 a fortnight allowance from his parents, being ineligible for Youth Allowance. A part-time job as a risky proposition as he needed all his time to study. His allowance paid for accommodation and food, but nothing else. Hard as this was he believed there was worse to come:

If these reforms [Higher Education reforms 2003] are allowed to be passed through the channels of parliament, students will finish their degrees and continue in this fashion of living. Workers will be lumped with debt that will render them unable to acquire property (which is just great for a country). The restrictions placed on graduates due to their increased debt will remove the choices associated with financial freedom such as having children or building a house.<sup>1</sup>

The story for me has now changed slightly. I now work two jobs, one as the Vice President Education of our Students' Union but also as a casual shelver at the CSU Library. I still can't get Youth Allowance, not because of my income, but because of my parents property wealth (though in actuality they have almost no money available to support me). I still rely on my parents to pay my rent, at 21 years of age. I depend on the generosity of one family in Wagga who every Monday night open their house to a group of students and feed us, without charge, and then offer any leftovers to my four flatmates and I.

This submission is my cry for all those I represent, and the town in which I live. It is a plea to make available a tertiary funding system that places all students on an equal footing. Why should

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<sup>1</sup> Employment, Workplace Relations and Education Reference Committee Report *Hacking Australia's Future* p. 52  
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poorer students have to suffer Academically, for this is what occurs when students are distracted from their study by trying to find part-time work and then the demands of that work?

The current system makes sure students can not afford additional texts – or broad band access – or other facilities that would enhance study. For some marginal students, the pressures of living are the cause of their failures and dropping out of Uni. To make matters worse, they often have a HECS debt to repay without the prospects of a higher wage achieved through a degree.

It is my hope that as a result of this inquiry, the serious predicament that students are in will be brought to the attention of our federal parliamentarians and real and beneficial change will result.

Stephen Boxwell

Vice President – Education

Rivcoll Union Inc

Wagga Wagga

## **1. Introduction – Our Setting**

Student income support is an issue that can't be understood in isolation. This submission looks at the issue of student poverty and the appropriateness of student income support in the context of a regional city and a regional University. Before we actually look at issues of student income support we should just spend a few moments getting to understand the context from which the issues raised come from. First we'll look at Wagga Wagga, then at CSU and finally at Rivcoll Union, the student association.

### **1.1 Wagga**

Wagga Wagga, (Wagga to the locals) is NSW's largest inland city, with a population of around 57, 000 residents. It is located approximately 480 kilometres south-west of Sydney, 460 kilometres north of Melbourne and 320 kilometres west of Canberra in the New South Wales southern region. The city continues to expand through housing estate developments, and suburban shopping centres dotting the Wagga landscape. In principle it is a regional city, though in feel it is more like a large country town.

The city has two military bases (Australian Army and RAAF) which are both recruit-training bases. It also has a large TAFE campus, the Riverina Institute, and of course a campus of Charles Sturt University. These four organisations bring with them recruits and students from all over the country who then by and large leave Wagga to work elsewhere. As such a third of Wagga's population moves every three years.

Charles Sturt University employs many people from Wagga. Wagga's largest employer however is not the University, or either of the military bases, but Cargill Foods Inc., an abattoir and meat factory, employing over a thousand workers. This abattoir is suffering badly under the effects of the drought, having to shut its doors for a few days in 2003 because there wasn't enough work.

The ongoing drought continues to severely affect Wagga residents, as money flow has slowed over the last few years. Much of the income from the Riverina is determinant on the welfare of the farming or cropping industries.

In the past seven years Wagga has seen the loss of 50 jobs from the Laminex factory's downsizing, 55 jobs lost in a Telstra restructure due to its privatisation. Losing massive numbers of jobs like this in one hit also has deleterious results on the community organism.

Like many country towns, Wagga residents do not have as strong a commitment to public transport as urban centres. Indeed Wagga's access to public transport has diminished over the past five years. With the development of shopping centres outside the central Wagga zoning, there is less of an impetus for people to commute into the CBD for shopping, and as such more and more people are driving their individual cars to the shopping centres a few blocks away. Privately owned bus companies are finding it more and more difficult to fill their seats and so have cut back on their levels of service.

Wagga has only a scattering of bikeways, and the council has (to date) given no signals that it intends to create any new bike paths, or even attempt to obtain state or federal grants to do this.

As with many cities of its type, Wagga also has a portion of its city zoned as low cost housing. These lower socioeconomic areas alarmingly don't have comparable access to public transport. They have no taxi stands and limited access to busses.

Health care in Wagga is a real problem. I contacted the Riverina Division of General Practice in Wagga who informed me that aside from the 1 doctor that operates at the University Medical Centre, not one of the 38 doctors in the 11 practices in the city bulk bill as a rule. Some bulk bill for things like immunisations, but all of them charge patients

as a rule. After ringing all the doctor's surgeries in Wagga, I have discovered that only a few doctors still have their books open.

Not a week goes by when the Daily Advertiser, Wagga's local paper, hasn't got a letter to the editor regarding the necessity for a new hospital in the city. It is regularly reported that often in emergency after hours, there is only one doctor on staff, and it is not unusual for patients to check in and have to wait several hours to be seen.

One of student described his experiences:

'Last year I was involved in a car accident, and I arrived at the Emergency section of the hospital around 11:30PM on a Sunday night. My arm was badly scraped, with deep cuts, and I was concerned that it was in fact broken. My arm was bleeding and I came into the hospital with it wrapped in a towel. No medical staff addressed me for over 3 hours. I was then taken into a smaller waiting room where I waited for another hour, before a doctor actually came to see me' Ryan Smith, BTeach/BSc.

Rental accommodation in Wagga is also a difficult issue. The Daily Advertiser reported in February 2003 that some 60 students were still unable to find accommodation in Orientation week in that year. These 60 students had to sleep in cars or hotel accommodation until something became available. It is believed that some Real Estate agents in town hold back properties from listing them over January period, until students have found accommodation somewhere, before putting them back on their lists.

This is our city, a drought stricken, transient, lacking adequate public transport, health care deficient, meat industry City with nowhere to live.

Just as well we've got education, the social leveler.



## 1.2 Charles Sturt University (CSU)

Charles Sturt University's motto is "For the Public Good". This phrase is typified in the man whom the University was named after, Charles Sturt. He was an explorer, a soldier and a public servant. As an explorer he broke new ground, forged new paths and broadened Australia's horizons. As a soldier and a public servant he made it his ambition to serve our nation. It is appropriate then that the University has chosen the phrase "For the Public Good" as its motto, for this is exactly what CSU aims to do.

Within its mission it states:

Charles Sturt University will be a bold and innovative leader in providing an accessible, adaptable and challenging learning environment to develop graduates and research that meet the needs of its regional, national and international communities.

CSU grew out of the 1987 Dawkins reforms to education, where the Colleges of Advanced Education (CAE's) were amalgamated into Universities. CSU exists as a product of these amalgamations. As such CSU has campuses in Albury, Bathurst, Dubbo, Wagga, Goulburn and Canberra as well as a few teaching bases internationally. Because CAE's were teaching institutions, as opposed to research and teaching, staffing since the amalgamation has been a difficult balancing act for the University. As the University has not received additional funding to give staff the opportunity to research while teaching, it has been difficult for staff to maintain comparable levels of advancement in presentation of ideas. Fortunately we have a lecturing base who by and large are committed to providing quality education.

CSU has around 30, 000 students, and an EFTSU of about 17640. Wagga campus hosts around 3, 000 of those students internally, and about 7, 000 students study through our campus in a distance education mode. As such, Wagga can not claim to have the

‘average’ student. Far from being the twenty something, school leaver stereotype, many of our students are non-recent school leavers, many have dependent children, and many are separated geographically from the University environment. Many students who feed into Charles Sturt University are from regional areas and debt adverse groups. A study conducted by the Western Research Institute has found that 75% of students graduating from CSU are from regional areas, outside metropolitan centres.

The campus itself is also isolated. It is positioned about a ten-minute drive from the CBD of Wagga, separated by a bridge across the Murrumbidgee River with no pedestrian or pushbike access. The only other CSU campus of Wagga is the South Campus, which was the old Teachers College. It exists today only as a residential campus, with 170 students.

Because of Wagga’s relative lack of bus services to anywhere near the University, the campus has taken this service on itself, running an hourly bus service into town. This bus service costs \$1 each time the bus is boarded, and it services the University, the South Campus and the CBD of Wagga. In spite of this, many students don’t have access to computer facilities at home, and there are no Internet cafes in Wagga, so they need to utilise the 24hr facilities at the university. Because of this, many students feel they need a personal car, rather than being able to rely on public transport.

Wagga campus houses around 1000 students. The table below looks at how much a student can expect to pay per year for their on campus accommodation, noting the increase over the past 2 years.

<b>Wagga Wagga</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>
<i>Catered</i>			
Catered Cottages^	\$8900.10	\$8593.20	\$8345.70
Stewards Halls^	N/A	N/A	
Butler Halls^	\$6305.40	\$6305.40	\$6292.70
East / West Halls^	\$6305.40	\$6068.25	\$5892.30
Doman Hall^	\$6054.30	\$5817.15	\$5820.00
<i>Self Catered</i>			
Cottages	\$4073.40	\$3497.85	\$3868,80
Village Way (renovated)	\$4073.40	\$3497.85	
Village Way (un- renovated)	\$3599.10	\$3473.55	
South Campus	\$3069.00	\$2957.40	\$2899.50
Sth Campus Twin	\$2566.80	\$2552.85	
Apartment, Single Occupancy	\$4380.30	\$4226.85	\$4148.00
Apartment, Share Occupancy	\$2566.80	\$2678.80	

Table: 1 Costs of Accommodation on the CSU Wagga Campus 2002-2004

The University boasts a large course profile. Currently, CSU offers more than 300 courses.

We've already discussed CSU's main drawing group is regional students with 75% of graduates coming from regional areas. What should also be noted is that according to the study by the Western Research Institute, 58% of students were initially employed in a regional location, and 71% of students with a regional home location took up initial employment in a regional location. Students who study in the bush, and graduate in the bush stay in the bush.

Having said this, Charles Sturt University does have a significant attrition problem. The following is a table of our domestic undergraduate attrition rates:

Cohort	Total Student Number		1st Year Attrition	
	<i>Internal</i>	<i>DE</i>	<i>Internal</i>	<i>D/E</i>
1996	2305	3267	17%	32%
1997	2305	3310	18%	36%
1998	2476	3740	17%	35%
1999	3266	3199	14%	33%
2000	3408	3579	16%	31%
2001	2911	4704	14%	27%
2002	3403	3670	14%	32%

Table 2: Attrition statistics over time

Commonwealth learning scholarships are one of the things really flagged as a wonderful by Education Minister Brendan Nelson. The Department of Education Science and Training announced \$327 million over five years to provide almost 40,000 new Scholarships to university students. He reminds us in this press releases that:

‘These students are mostly from rural and poorer areas and the scholarships provide vital income support during their university years.’<sup>2</sup>

and

‘University fees are not a deterrent to potential students as, under the HECS system, no student need to pay a dollar up front. A student’s HECS contribution toward their degree is an interest free loan which they only need to pay back when earning more than \$35,000 a year.’<sup>3</sup>

What the Minister fails to point out is that one of the major ways that students were disqualified from obtaining a CLS is on whether you receive government benefits like Youth Allowance, AUSTUDY or ABSTUDY. This counts out the majority of students.

<sup>2</sup> Media Release from the Department of Education, Science and Training, 25 June 2004 MIN 769/04

### 1.3 Rivcoll Union Inc

Rivcoll Union is the student association of CSU Wagga Campus. Called Rivcoll, because of the history associated with the old Riverina College of Advanced Education, Rivcoll belongs to the broader association Charles Sturt University Students' Association (CSUSA), our overarching body, which deals with issues at a University level. Rivcoll is first and foremost an advocacy organisation, aiming to improve the standards which students study under. In addition to being the students' voice, Rivcoll provides a number of services that support students. In order to understand our context we have included some brief information about what the student association does for our students.

#### Services for Internal Students

Some of the services are listed below:

Academic advice and counselling; staff who are well versed in University regulations and are available to provide advice where needed; student advocacy; a number of Rivcoll staff are JPs to assist students with statutory declarations and other legal requirements; a free legal advice service by bringing a solicitor on campus to assist students with legal problems; a free tax service to help students lodging their tax returns at the end of each Financial Year; a free bus service is provided for most social events held on campus; car pooling for students; also trips and tours, for example a trip for medical students to visit the morgue in Albury to view cadavers, as well as bushwalking, shopping trips to Melbourne, Super 12s Rugby and to the snow etc; also an extensive DVD library so students can hire films cheaply.

Rivcoll provides as much cheap or free entertainment to students as possible, to ensure that the student experience is not just academic, but holistic, providing for their social and cultural development. National and local live bands, comedy, trivia nights, film nights and pool competitions are just some of the types of entertainment we offer for low prices.

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<sup>3</sup> *ibid*

Rivcoll runs a number of short courses for students to enhance their qualifications and experience including First Aid, Self-Defence, Sports Injury Prevention, Responsible Service of Alcohol, Responsible Service of Gambling, Yoga and Meditation. Some of these courses will augment a student's employment prospects. Rivcoll encourages students to be involved in sport on campus and runs free competitions on campus. Also for students who excel in sport Rivcoll also organises teams to represent CSU Wagga at University level.

We also provide a wide variety of gear for hire at minimal or no cost to students. Many students can't afford things like vacuum cleaners, lawn mowers, whipper snippers, camping gear, sporting equipment etc, so we provide it for them.

Rivcoll also coordinates Graduate Gown hire, providing the cheapest service of any University in Australia. Rivcoll supplies a number of \$1,000 internal student scholarships, which are awarded on need and community service criteria.

One of the major services is "Student Hire" where Rivcoll acts as an agent for people looking for students to fill casual positions for a large variety of jobs. We currently have 371 people on our lists seeking employment at time of submission.

In addition Rivcoll also operates a number of commercial outlets on campus, which provide very low cost food and entertainment. Through these Rivcoll employs over 300 students in casual work.

Our financial records show that although we have had similar numbers of students using the food facilities they are choosing the cheapest options only, consistently. It is possible to buy lunch each day at our food outlets for \$3-\$4 yet many students do not even have enough for that.

Rivcoll also caters for its students that are not in the Wagga region.

### Services to Constable Education Program Students

CSU delivers Policing courses at the NSW Police College, Goulburn. Rivcoll provides a staffed office with the usual services of student advocacy, non-academic advice and support with appeals. It has toll free connections directly to the Wagga offices and runs a low cost computer lease service. Rivcoll provides equipment and facilities on campus and supports recreational pursuits from the computers in the Police controlled library to push bikes (+ helmets and pushbike racks) in the Healthy lifestyle unit. There are numerous lesser facilities provided. Rivcoll also works in closely with University requirements; sending additional staff for Orientation weeks and for remote recruitment drives. Significantly, Rivcoll established an accident insurance policy to cover CEP students in Trimesters 1 and 2 to overcome the difficulties students faced when injured through course activities. Students in Trimesters 3 through 5 are employed by the Police Service, are therefore protected by Work Cover and/or private insurance.

### Services to Distance Education Students

DE students are the majority of CSU's students. Toll free phone and fax access to Rivcoll's specialist staff bring the same economies to Distance students, providing academic advice, counselling and advocacy. A substantial Rivcoll website is also a major communication tool for DE students.

Staff who are well-versed in University regulations and are available not just to provide advice where needed but also to facilitate student needs during compulsory Residential Schools. A courtesy bus is available 24 hours a day, seven days a week during the 12 weeks of residential Schools, to collect students from the airport, rail and bus stations. With 2am rail arrivals in Wagga, this is a much-appreciated service. It should be noted that Distance Education students are not eligible for Rail Concession cards whether or not they have full time status. Entertainment programs and free tea and coffee stations are all set up to help students cope with a hectic schedule.

Awarded on the same basis as the internal scholarships, Rivcoll allocates an additional set of \$1,000 scholarships targeting DE students. These are the only scholarships DE students can apply for at CSU. Rivcoll travels to major cities for remote Orientation prior to students commencing studies, looks after their needs throughout the course, and provides their gown hire at graduation.



## 2. The way things are

With any debate about welfare, definition plays a key part in getting ones point across. For example, Amanda Vanstone, Minister for immigration says, “There are no refugees in Australian detention centres”. Senator Vanstone has cleverly driven a wedge between those who the immigration department is prepared to classify as a refugee and those it describes as illegal immigrants or 'boat people'.

I want to avoid rhetoric so we can get to the issues at hand so first we need to look at the different definitions offered between student income and student support.

### **2.1 Student Income vs. Student Support**

Some have suggested that student support measures like Youth Allowance, AUSTUDY etc. are only ever meant to supplement a student’s additional income whilst they study. Thus the term “Student Income Support” is defined as the payment the government gives students to support their initial income, and hence, it is suitable that Youth Allowance, AUSTUDY and ABSTUDY payments sit well below the Henderson poverty line.

This is problematic in regional areas. As we’ve already seen there are unemployment problems, finding work as a student is really difficult.

Unlike urban based students who may already have employment throughout their schooling, or as a result of their ‘gap’ year; the majority of students studying in Wagga are from outside the region. Coming to Wagga, finding accommodation and then securing work takes time and it is impractical to think that a student can do this as quickly as urban based students.

Quoted time and time again are statistics from the Australian Vice-Chancellors committee that suggest that annual student expenditure ‘...exceeds income by about 21

percent and that seven in ten students are now in paid employment (an increase of about 50 percent since 1984). The average number of hours worked (14.5 to 15) has trebled since 1984. Further 1 in 10 students take out a loan to support their studies. The loan take up rate is higher for indigenous students (21 percent); sole care givers (20 percent) and other disadvantaged groups<sup>4</sup>. It could be argued that these figures might be underestimated, as there are many reasons why a student would over state their income. But for now let's assume that these figures are reliable.

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<sup>4</sup> Employment, Workplace Relations and Education Reference Committee Report *Hacking Australia's Future* p. 56  
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## **2.2 Students and Employment**

When a student is defined as “studying full-time” the term implies that a student, in place of employment, is studying a course load that would equate to a full time job. Thinking logically for a second, if we were to, for example, tell a graduated health professional that they on top of their full time job they need to work an additional 15 hours per week in a part time job, we would not expect that their level of excellence in their health field could be maintained.

Expecting students who are not from financially advantaged backgrounds to work similar (and more) quantities of paid employment along side full time study is not going to result in these students being able to adequately focus on their studies, or potentially achieving academically as much as their wealthier counterparts. The ideal of education as a social leveler is lost.

As we have already noted in Wagga there have been large business closures and government departments have been downsized. This weighs heavily on the number of jobs available to students in the area. The rhetoric of the “Lack of jobs in the bush” is not an ignorable fairy tale, it is effecting everyone, students included.

## 2.3 The 'Gap' Year

The 'gap' year is the term that has come to mean a year between the completion of secondary education and tertiary education where an individual takes a year off from studying and spends the year doing other things. Many people take a 'gap' year to travel which can be an enriching experience with the potential to set students in good stead to get the most out of their studies when they return to them.

However in the past nine years there has been a growing trend towards not travelling during the 'gap' year but working, both to save for university and to earn to qualify for independence. At one of the private schools in Wagga a survey was conducted on year 12 school leavers in 2003 and over 30% of them intended to take a 'gap' year.

One could argue that this experience teaches the individual the importance of hard work. The 'gap' year taken in order to earn money for University and/or qualify for independence has detrimental consequences to not only on the individual, but also on the community the individual is in. These consequences outweigh their benefits.

For the individual, a year of their working life spent unqualified, working in a part-time or casual job represents another year of not earning an adequate wage and superannuation. Time off study can have a detrimental effect on student's ability to readjust to the study environment.

But aside from the injurious effects that a 'gap' year can have on an individual, 'gap' years are also problematic for the community in which the individual lives.

As we've already noted a large percentage of our students are from regional settings. People taking a 'gap' year accept jobs and receiving training for a job that they are only undertaking usually for a twelve-month period. The difficulty here lies in the costs associated with employers losing what they have invested into these employees. The result is a loss of efficiency for the business, and an air of poor staff retention.

It also means that people in the community who do not aspire to be a university graduate have lessened opportunities to attain the jobs which potential University students also apply for.

The 'gap' year due to trying to earn for University or independence represents a period of economic waste for the individual and Australian society. It means that we are not utilising professionals in rural communities as fast as we could and we are not enabling people to reach their professional potential fast enough.

## 2.4 The Drought

The drought has not created problems for students; rather it has amplified problems that already exist. The Drought has adversely affected Australia for over three consecutive years. The cycle of decline that droughts bring about in rural and regional areas cannot be underestimated.

‘In April 2003, 99% of NSW was declared drought stricken. Drought not only affects the farming population in an areas but the entire community suffers. As there is no money to spend, businesses in towns are forced to close and schools struggle for viability’<sup>5</sup>

Some of the other outcomes from long term drought include:

‘...school numbers fall; health and business services lose critical mass to remain viable; income flowing from per capita grants falls as the population decreases; volunteers; services and employment opportunities diminish; permanent population decreases as once people move to escape drought they don’t return; many businesses are reduced to operate on skeletal staff. Less employees = less population = less business for town.’<sup>6</sup>

As we have already established, the campuses of CSU are located in rural and regional areas. In fact, three quarters of CSU students are from a rural or regional original location, and the majority of CSU’s student’s study through Distance Education.

Many farming families are disappointed with the impractical eligibility criteria for children of farmers for normal Centrelink assistance, yet the situation is even worse when the Exceptional Circumstances payment option for drought relief is means tested.

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<sup>5</sup> St Vincent de Paul Society NSW/Act, May 2003

<sup>6</sup> *ibid*

It must be stressed that the effects of the current drought must not be seen as a reason for not ‘widening the gap’ of government financial assistance for students as the drought will end. Rural communities will face ongoing problems associated with seasons and natural disasters, and this shouldn’t be a reason to choose not to aid our future through providing adequate assistance regardless of droughts etc.

In 1998, the impact of the 1992 drought was still being felt, so ongoing and practical support for rural and regional communities is needed.

## **2.5 The adequacy of payments**

As other organisations have already detailed in their reports the levels of Centrelink payments are demonstrated on the tables below:



**Education Payments head in workforce**

<b>Payment Type</b>	<b>Base Rate Per fortnight</b>	<b>Maximum rate of Rent Assistance</b>	<b>Total Payment Per fortnight</b>	<b>Henderson poverty line</b>	<b>Rate as a % of poverty line</b>
<b>Youth Allowance, single or partnered with no children, away from home</b>	310.10	94.40 (living alone or with partner)	404.50	604.92	66.9
	310.10	62.93 (in share housing)	373.03	604.92	61.7
<b>Austudy, single or partnered with no children</b>	310.10	Not eligible	310.10	604.92	51.3
<b>ABSTUDY, 16-20 years, single or partnered with no children, away from home</b>	310.10	94.40 (living alone or with partner)	404.50	604.92	66.9
	310.10	62.93 (in share housing)	373.03	604.92	61.7
<b>ABSTUDY, 21years and over, single or partnered with no children, away from home</b>	385.00	94.40 (living alone or with partner)	479.40	604.92	79.3
	385.00	62.93 (in share housing)	447.93	604.92	74.0

Table 3<sup>7</sup>

<sup>7</sup> Source, Draft NUS Submission to the Senate Employment, Workplace Relations and Education Committee looking into Student Income support p. 68

**Education Payments head not in workforce**

<b>Payment Type</b>	<b>Base Rate Per fortnight</b>	<b>Maximum rate of Rent Assistance</b>	<b>Total Payment per fortnight</b>	<b>Henderson poverty line</b>	<b>Rate as a % of poverty line</b>
<b>Youth Allowance, single or partnered with no children, away from home</b>	310.10	94.40 (living alone or with partner)	404.50	490.50	82.5
	310.10	62.93 (in share housing)	373.03	490.50	76.1
<b>Austudy, single or partnered with no children</b>	310.10	Not eligible	310.10	490.50	63.2
<b>ABSTUDY, 16-20 years, single or partnered with no children, away from home</b>	310.10	94.40 (living alone or with partner)	404.50	490.50	82.5
	310.10	62.93 (in share housing)	373.03	490.50	76.1
<b>ABSTUDY, 21years and over, single or partnered with no children, away from home</b>	385.00	94.40 (living alone or with partner)	479.40	490.50	97.7
	385.00	62.93 (in share housing)	447.93	490.50	91.3

Table 4<sup>8</sup>

<sup>8</sup> Source, Draft NUS Submission to the Senate Employment, Workplace Relations and Education Committee looking into Student Income support p. 68

For those students who are able to receive Centrelink (and there are many rural and regional students who cannot) most of the payments do not meet poverty lines. Simply using the Henderson poverty line, however, to justify the necessity of increased Youth Allowance, AUSTUDY and ABSTUDY payments for students is elementary.

This section will briefly paint a picture of what costs are associated with being a student in Wagga, first peripheral, indirect costs, and then costs directly related to study.

## 2.6 Peripheral Increased costs

Transport costs are increasing. As we've already seen, many of our internal students are from regional areas and so wish to travel home to see their families. Others have family obligations that require this travel, particularly the students off the farms. Those that are struggling need their children to work when available. Generally there are no bus or rail routes to these areas. Neither is rail an option to commute to the Wagga campus of CSU, with the only rail station being 12km from campus.

The lack of rail concessions also affects the study performance of Distance Education (DE) students. Wagga's campus has over 4,000 DE students in metropolitan areas and these are the only full time students that could benefit from rail concessions. They have the opportunity to use rail to access city libraries but cannot capitalise on this because of the cost of transport and parking fees. This restriction diminishes their academic progress over what could be with universal concessions. Extending rail concessions to DE students is both ethical and low cost. Any full time student has little time to work if they wish to study effectively and so is deserving of a rail pass. It can also be argued that the increased travel by students in this position would offset any loss incurred by the discounted fare of each trip.

Returning to on campus students, the hourly bus services back into town cease at 6PM on weekdays and 4PM on weekends. For students studying at the University outside these times, the only practical means of transport is to drive to and from the campus. Personal cars are a necessity.

To date, petrol in Wagga has peaked at the 110.9c per litre mark for unleaded petrol, lead replacement petrol (LRP) has been a few cents more than this. The tired and true stereotype of students driving "bomby" cars rings true at CSU Wagga, many students driving older cars only able to run on 'Super' or LRP. These cars are often older than the students themselves are.

As we have already noted, health care in Wagga is a problem. There is only one doctor in Wagga, the doctor on campus, who bulk bills as a rule. It can sometimes take five to six weeks to get an appointment with this doctor. Many students are forced to travel into town, and pay a doctor to get medical attention. That is, if their books are still open for appointments. There other option is to go to the emergency room of the Wagga Base Hospital, spending several hours waiting for medical attention.

Measures to supposedly encourage doctors to bulk bill, which were detailed in the \$20 Million government mail-out “Strengthening Medicare”, only suggest that there will be incentives for doctors to bulkbill for the very young and the very old. Most students in Wagga do not fit into either of these categories.

Coupled with this, students can now look forward to the Pharmaceutical Benefits Scheme increasing in cost by 30%.

Studies have shown that one in four Australians suffer from a depression, treatable by medication and counselling. The current stresses placed in the student environment act to exacerbate this ratio in Universities. With this many students requiring constant and ongoing medical attention, through access to doctors, councillors and medication, how can the government in good faith expect students living below the poverty line to absorb these costs?

Phone line rental, with Telstra for example, has just risen from \$26.50 per month to \$29.94 per month. The incentive to go from our semi public provider to a private communications provider is stronger except for the problem that moving across to any other private provider available in Wagga will mean that although STD calls are capped lower, they peak quicker. Students can no longer make a quick phone call home talk to their parents cheaply, as these calls stand to be far more expensive.

## 2.7 Higher Education increased costs

Before we begin to look at the increased costs of studying since Minister Nelson's legislation was passed last year, we will first give credit where credit is due.

On the 8<sup>th</sup> March this year CSU's University Council received an in camera report from Vice Chancellor Ian Goulter with the outcomes meaning that HECS levels would remain at their current levels (plus indexation) in 2005 for the new cohort of students.

Following the Liberal Government's reforms of the University sector, individual Universities now have the ability to charge up to 25% on top of the current levels of HECS, a freedom quickly taken advantage of by several Universities. At the date that this submission was presented, Deakin University, Flinders University, Griffith University, Monash University, QUT, RMIT, University of Adelaide, University of Newcastle, University of Queensland, University of Melbourne, University of South Australia, Sunshine Coast University, University of New South Wales, University of Western Sydney, University of Sydney, UTS, University of Western Australia have all decided to put their fees up 25%. Charles Darwin University will be phasing to 25% by 2008), Swinburne University and Victoria University have adopted a 15% increase, University of Canberra has added 20%, University of New England and University of Southern Queensland likewise added 20%.

The only Universities who have decided not to raise fees in 2005 are the Australian Catholic Uni, Australian National University, Central Queensland University, Curtin University, James Cook University, Southern Cross University, University of Tasmania, University of Wollongong and our own Charles Sturt University.

However the decision not to increase fees in 2005 means that Charles Sturt University will have less income than Universities who have opted to gain additional income from students. Universities are no longer on a level playing field.

But this aside, the decision by CSU management not to increase costs in 2005 was a responsible decision, given our demographic of students. The University has not offered any commitment that they intend not to increase fees in the future, and thus I am concerned that if the Howard Liberal Government remains in power (or if a new Latham Labor government doesn't keep its promises) Undergraduate fees may rise at CSU.

HECS Fee increases are headliners for this debate but you only have to dig a little deeper to see that there are many other associated costs, which are on the rise.

With the closure of the Textbook Subsidy scheme, textbook costs will go from costing students 102% of the textbook costs (100% + 2% GST), to 110% (100% + full GST of 10%) from June 30 2004. We conducted a survey asking students what subjects they were studying for first semester 2004. We then took the list of subjects to the Co-op Bookshop, and asked them to find out how much the prescribed texts were for the subject. We must emphasise that this list is for prescribed texts, we didn't bother finding out about the additional recommended texts, as most students don't purchase those anyway.

The following table is a snapshot of one semester of different courses that students study on our campuses, what subjects they are studying, how many texts they have to buy, what the current price is, how much they will cost from next semester and the difference.

Subject	Subject Codes	Number of Prescribed Texts	Costs till 30 <sup>th</sup> June	Cost after ETSS ends 30 <sup>th</sup> June	Difference
B/Business (Human Resources)	HRM 210	1	\$94.95	<b>\$420.38</b>	<b>\$30.58</b>
	LAW370	2	\$204.90		
	POL 105	1	\$41.00		
	SOC 101	1	\$48.95		
	<b>Total:</b>		<b>\$389.80</b>		
B/Arts (Television Production)	TVP 102	1	\$100.00	<b>\$352.11</b>	<b>\$25.61</b>
	COM 327	7	\$141.75		
	PHL 103	1	\$44.95		
	COM 122	2	\$39.80		
	<b>Total:</b>		<b>\$326.5</b>		
B/Arts (History, Literature)	LIT 207	17	\$333.20	<b>\$727.73</b>	<b>\$52.93</b>
	LIT 214	6	\$163.70		
	HST 101	2	\$117.9		
	SOC 302	1	\$60.00		
	<b>Total:</b>		<b>\$674.80</b>		
B Pharmacy	PHM 322	1	\$151.80	<b>\$930.85</b>	<b>\$67.70</b>
	PHM 314	5	\$453.40		
	PHM 341	1	\$114.95		
	BMS 205	1	\$143.00		
	<b>Total:</b>		<b>\$863.15</b>		
B Medical Imaging	RAD 110	2	\$463.65	<b>\$820.15</b>	<b>\$59.65</b>
	MIS 110	1	\$80.30		
	MIS 203	2	\$216.70		
	<b>Total:</b>		<b>\$760.5</b>		
B Agriculture	ENG 108	-		<b>\$131.51</b>	<b>\$9.56</b>
	ASC 261	-			
	BIO 225	1	\$121.95		
	AGB 208	-			
	<b>Total:</b>		<b>\$121.95</b>		

Table 5: Comparisons

As you can see, some of CSU's flagship degrees have extremely expensive textbooks required currently, adding to this the remaining 8% GST will result in a substantial increase.



One student wrote:

‘I have just calculated that I have spent \$2092.94 dollars on my textbooks for a 3-year degree, which on average means that I spent \$348.82 a semester. However some of these textbooks were \$300 themselves and were written in 1986. I am not eligible for anything other than a health care card from the government. I have approximately 30 hours per week classes including practicals so working during term is a struggle, as well as 35 weeks clinical placement over the uni holidays, for which I have to pay for travel, accommodation and other stuff like food. My mum and dad both support me, they pay my accommodation and give me \$50 a week to live on, fortunately I get catered for.’

Lauren Moon, B/Nuclear Medicine

Texts aren't the only things that students have to purchase for their studies. Students are forced to purchase a whole raft of things to contribute to their studies that cost them a lot of money.

One student wrote

‘I'm studying a subject in communications for my television production degree. I've had to purchase \$150 in movie tickets this semester, as this is our text. Also while the university is able to offer us access to some camera equipment, we have to purchase our own tapes. For a high quality tape it can cost upwards of \$80. These tapes quickly degenerate, and so we are constantly having to purchase more. But if you want a good mark you've got to buy good quality gear.’

Laura Brown, B Arts (Television Production)

CSU now has a policy regarding Internet usage, mandating that students must have “reasonable access to Internet”.

While reports from CSU's Academic Senate continually point out that students have "free Internet access", what they neglect to point out is that the university charges students if they want to do anything other than log on to the internal areas of the CSU website. Access is free, usage is costly. After long negotiations with CSU last year, it was determined that the University was charging 22c per Megabyte downloading. The problem with this is that our best estimates as to how much it actually costs the University is somewhere around the 3c-7c range, and that students are currently being charged for infrastructure costs which should otherwise be paid for by HECS and government investment. The University has lowered the charge, this year to 11c per megabyte, which is still, more than it actually costs. The upshot is that students have to pay.

One of the things that is also getting more expensive is the cost of additional materials which students have to purchase. While it is legislated that subject outlines be available in a free format, study guides, books of readings etc are purchasable at great cost to students. On top of this resources like referencing guides used to be available at no charge to students in the library but now are downloadable for free or available for purchase from the library at a cost of \$5.

## 2.8 Calculation of independence

There are some subtle discriminations within this section of the Centrelink formwork and these will be addressed but first lets look at the “earn enough to prove you’re poor” paradox.

On of the ways that students are able to claim Centrelink payments, be they Youth Allowance, AUSTUDY or ABSTUDY is to prove they are independent from their parents. There a few ways that this can be done, be that through marriage, demonstration that it is not possible for a student to be at home.

But one of the most obvious ways that one can gain independence is by ‘earning’ it. This can be achieved in a few ways. By being in employment for at least 18 months since leaving secondary school where you earned at least 75% of the maximum Commonwealth training award payment (around \$13,800), to be working in part-time employment for at least 15 hours per week for at least two years since completing secondary school, or by being in full-time employment for at least 30 hours per week for at least 18 months during the last two years.

The Oxford English dictionary defines poverty as

‘The condition of having little or no wealth or material possessions; indigence, destitution’<sup>9</sup>

It seems strange then that at a time when students are living in such conditions, that the government would expect them to earn a relatively large amount of money to prove that they need government assistance.

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<sup>9</sup> Oxford Dictionary 2004, <http://dictionary.oed.com>

There are a few possible reasons for this:

- a) if students already have a large amount of money, the government can justify providing a student with less
- b) If students are in paid employment, they may choose to stay in employment while they study rather than applying for Centrelink payments, thus saving the government money.

This is abhorrent. Wagga and other regional areas in Australia are in desperate need of professionals and this government is acting to delay the process of getting professionals qualified. We must put an end to this “earn enough to prove you’re poor” paradox.

According to Centrelink – Youth Allowance forms, a student is able to claim independence status if:

1. ‘They have a work history.’<sup>10</sup>
2. ‘They are unable to live at home. Centrelink will accept you are unable to live at home if you cannot live with your parents or guardian because of “extreme family breakdown” or other exceptional circumstances, if it would be unreasonable to expect you to stay at home because there would be a serious risk to your physical or mental health due to violence, sexual abuse or other unreasonable circumstances; or your parents cannot provide you with a suitable home because they lack stable accommodation. In addition you need to show that you are not receiving continuous support from a parent or a guardian, you are not receiving any other income from either the State or Commonwealth Government. Extreme family breakdown can include problems with your parents, brother, sister or any other person that lives or regularly visits your home.’<sup>11</sup>

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<sup>10</sup> <http://www.welfarerights.org.au/>

<sup>11</sup> *ibid*

What this does not recognise is that often it is impractical for students to live near their parents for reasons of study. While CSU's course profile does include a number of courses being available by Distance Education, courses like Nutrition and Dietetics must be studied internally. Thus a student from remote NSW wanting to study Nutrition and Dietetics cannot reasonably live at home to study this degree.

It is also sometimes impractical for students to get their parents to sign a document admitting that it is unreasonable for their child to live at home.

3. 'You are either married, have a child or have been a member of a couple for twelve months.'<sup>12</sup>

The prospect of having enough money to get married is daunting, even impossible for many students. Others choose to live together yet not share costs, choosing financial independence, however after 12 months, regardless of this, Centrelink takes into account the income of the Youth allowance receiver's partner. Equity concerns for homosexual student's definition of relationship.

4. You have or previously had a natural or adopted child who was wholly or substantially dependent on you.<sup>13</sup>

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<sup>12</sup><http://www.welfarerights.org.au/>

<sup>13</sup> *ibid*

5. 'Both your parents are dead'<sup>14</sup>
6. 'Your parent(s): are in prison or remanded in custody; or are in a nursing home, or they have a disability, which means that they cannot exercise their responsibilities as your parent/guardian for an indefinite period; or they are missing.'<sup>15</sup>
7. 'You are a refugee without a parent living in Australia and you are not substantially dependent on another person on a long-term basis'<sup>16</sup>

This is well and good but under the new Higher Education Support Act (2003) A student on a temporary protection visa isn't eligible for a Commonwealth supported place in Universities. Youth Allowance will hardly support the costs of a full fee paying position in Universities

8. 'You in the legal guardianship of a State or Territory (ie, you are a ward of the State) and not living with your parents or receiving a payment from them for your upkeep.'<sup>17</sup>

You can still be regarded as independent from your parents/guardians if you are living with them, provided you meet one of the categories for being independent.

If you do not fit any of these categories, until you reach the age of 25 your parents income and assets are tested and if they earn over a threshold or have assets you are ineligible for Youth Allowance Payments. This cuts out many students whose parents do not have extra money to support them.

This is particularly problematic for students from farms. One student wrote:

'I'm studying Medical Imaging, this semester I paid for textbooks costing me over \$400. I do not qualify for youth allowance because my parents own 1 too many

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<sup>14</sup> <http://www.welfarerights.org.au/>

<sup>15</sup> *ibid*

<sup>16</sup> *ibid*

tractors, and even though we are feeling the effects of the drought quite substantially, we don't fit the specifications for drought assistance'

Lisa Pink, B Medical Imaging.

There are also serious equity concerns with the age of independence being set at 25. At 25 you have been able to vote, go to war and drink alcohol for 7 years. Yet the government still considers you under your parents wing. This is degrading, as it means that students are obligated to ask their parents for money at a time when they are struggling to forge their own paths. Its impractical, with the average age of having first child increasing, some students will still be dependent on their parents while their parents are at retirement age. It is inconsistent. An analysis of the 2004-05 Budget might be useful at this point. This budget, it has been claimed, is good for families. The big winners are families earning over \$52 000, with three dependent children. The trouble is, on this occasion, dependence ends at 16. So currently if you are between the ages of 16-25, you're in a strange no-man's land where parents receive no help from the government and neither do the youths themselves.

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<sup>17</sup> <http://www.welfarerights.org.au/>

## The way things could be

There is no doubt that things could be better. The amount that students receive in financial aid from the government needs a substantial increase. This government has flagged a massive surplus in its 2004-05 budget - which is money that the people of Australia have given the government to spend on services for us. Any arguments that this is simply too expensive to support students to a higher level is null and void if it involves less than \$2.6 Billion (which I suspect it would not).

Our concern however is that as a result of this process, any recommendations we make on behalf of regional, rural and isolated students will be ignored, and a few sweeteners thrown in our direction. The problem with this kind of solution is that it is short lived, much like the textbook Subsidy. As supporting rural students is not a major vote winner, governments are less inclined to initiate welfare programs that run indefinitely for regional Australia.

The only way to truly support regional students is to provide everyone with comparable benefits. To use a cliché “Nobody wins unless everyone wins”.



## 5. Recommendations

**Recommendation 1:** 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.

**Recommendation 2:** That a grant of \$30 000 be provided to each student undertaking a three year degree (regardless of means testing), to ensure genuine equitable access across all socioeconomic brackets in accessing Higher Education.

**Recommendation 3:** If not Recommendation 2, then that the base rates of Youth Allowance, AUSTUDY and ABSTUDY at least be raised to, and indexed in line with, the Henderson Poverty Line and that Rent Assistance payments be in addition to these payments.

**Recommendation 4:** That student support measures be reviewed in relation to the needs of regional students, including further consideration given to the costs of relocation.

**Recommendation 5:** That “Student Income Support” be viewed not as supplementing an additional income, but as a government support income enabling students to focus on their education.

**Recommendation 6:** That the age of independence be reduced to 18 years of age, in line with most other measures of social and financial responsibility.

**Recommendation 7:** That 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 8: Students who move a distance of more than 200kms in order to access tertiary education in their chosen field of study should automatically be granted financial independent status.**

**Recommendation 9: 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 10: That all education costs be exempted from the GST, or that the Educational Textbook Subsidy Scheme be restored.**

**Recommendation 11: That further to the ETSS restoration, it ought to be increased, removing any GST costs from Textbooks prescribed for study.**

**Recommendation 12: That all students receive a Health Care Card, comparable to the current “Low income Health Care Card” for the duration of their study.**

**Recommendation 13: That incentives for General Practitioners to bulk bill for students be introduced along side with the governments current measures to encourage doctors to bulk bill for the very young and very old.**

**Recommendation 14: That States be encouraged to give all students, regardless of mode of study, full travel concession for the duration of their study.**

**Recommendation 15: That scholarships are not viewed or promoted as the primary means through which students can be financially assisted during their study.**

**Recommendation 16: 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’.**