

To the Senate Employment, Workplace Relations and Education References Committee,

I am a mature age, post graduate PhD candidate at the University of Western Australia. I commenced my candidature in February this year and receive an Australian Postgraduate Awards (APA) scholarship. I was previously an Army Officer for 24 years and have a family that includes two young children in primary school. My wife works full time as a senior school teacher with the Western Australian Catholic Education Organisation. Apart from the stipend that I receive as a condition of my APA scholarship, I draw income from an Army COMSUPER pension and limited Army Reserve employment. However the scope for part time employment is restricted by the conditions of the scholarship. I am restricted to no more than 240 hours part time work in any year. Although I am more financially secure than most of my PhD counterparts, who are younger and not as well established, we all rely on our stipend to meet the financial liabilities of each of our unique circumstances. It is unreasonable to expect that recipients of scholarships be either financially independent or not have the normal liabilities associated with family and mortgages. Without the stipend, the undertaking of postgraduate studies would be unviable for the majority of us.

A recent incident occurred where a member who was receiving an APA scholarship was injured during fieldwork. While her medical expenses were covered by university insurance, her stipend would not have been had the extent of her injury temporarily precluded her from continuing with her research. This prompted some investigation by a number of us into the income protection insurance cover of the university. In short, students only have protection for income derived from part time employment. The stipend is not counted as income as students do not have an employment status. However the APA scholarship contract precludes part time employment of more than 240 hours in any year. Until the accident occurred, the postgraduate students who I work with thought that we were *deemed employees of the University for insurance purposes*. Is this a general problem for Australian postgraduate students or is it something peculiar to the University of Western Australia?

This investigation led to an inquiry into obtaining income protection under personal arrangements. However advice from insurance companies is that the stipend is not recognised as employment derived income. Private income protection for the stipend is not obtainable.

University advice recommends that an option could be for an individual to request an extension of the APA scholarship tenure for up to six months, citing injury as the reason for the request. The member would be able to continue receiving the stipend at the time of injury, but for no longer than six months. However this arrangement is not a guaranteed one, nor is it ethical. The intent of an extension to scholarship tenure is to meet unforeseen circumstances relating to conducting research, such as acquiring or analysing data. It is not intended to be used as a medically related contingency.

No one should be expected to accept an income arrangement that does not include a level of income protection. I would not have threatened the security of my family by accepting the scholarship, had I considered this matter at the time. Now that I have commenced my scholarship I believe that I have an obligation to complete my candidature having accepted the offer at someone else's expense, and received six months of taxpayer funded support. I am extremely vulnerable in doing so. I believe that this arrangement potentially discourages talented and enthusiastic individuals from undertaking higher level education, which is not in our national interests.

Yours Sincerely,

Grant Walsh