

APPENDIX 1:**PROJECT PROCESS**Augusta-Margaret River Youth Advisory Council:

The Augusta-Margaret River Youth Advisory Council named Tertiary Study Opportunities as its number one priority at the annual Planning Day in 2001 and 2002. One of the biggest issues was financial support for regional students, particularly with reference to the federal Youth Allowance system. This gave the foundation for the project, which has been developing over several years through local conversations, discussions and attempts from local youth and high school organisations such as the Youth Advisory Council, parents and Citizens Association, and the motivation of high school Principal and teachers.

Heywire Youth Issues Conference 2002:

I was one of 40 Heywire winners in 2002. Heywire<sup>11</sup> is a national program through ABC for regional young people, where we have the opportunity to write and record short stories about issues or experiences in our regional community. 40 young people from Regional areas of Australia were selected from 685 entrants.

The 40 winners were invited to attend a trip to Canberra for the annual Heywire conference. The week included brainstorming important issues we perceive, and then developing projects to address them.

Myself and 4 other participants were very concerned with the financial difficulties experienced by regional students, with direct reference to Youth Allowance. An informal survey with the 40 participants indicated that:

- Almost all of the participants would have to, or already have, moved away from home for tertiary education.
- Many of the participants had limited knowledge about the youth allowance system
- Many assumed they would be eligible for youth allowance benefits but when the eligibility requirements were explained to them, they realised that they would not be eligible, and therefore did not know how they were going to financially support themselves,
- Most of the participants who intended to participate in full-time tertiary education assumed they would rely on their parents for financial support, or would work full-time or part-time while studying.

The results indicated:

- There is a lack of education about financial benefits and eligibility for youth allowance,
- There is an unrealistic assumption and perception about tertiary education, in terms of workload, because some of the participants thought they would be able to support themselves financially with full-time employment, which would have a deep impact on their study capability
- Many of the Heywire participants families will or already have to financially support their children to study, which is a troublesome burden, particularly for families suffering from the drought

National Youth Roundtable:

<sup>11</sup> Heywire is an ABC Radio initiative aimed at giving young people from regional Australia a voice. For more information please see [www.abc.net.au/heywire](http://www.abc.net.au/heywire)

With the ideas from Heywire I met with several local people who are interested and passionate about this issue, including Hon. Barry House, MP Western Australian Government, Margaret River Senior High School Parents & Citizens President Brian Middleton and Margaret River Senior High School acting Principal Merv McKillop. With their support, I developed a skeleton project plan for my National Youth Roundtable project of a Youth Allowance Case Studies survey.

The project outline was taken to the National Youth Roundtable, and developed further into a case studies research project. A simple survey was written, and posted online. Please see [www.imagineoz.com/yasurvey.html](http://www.imagineoz.com/yasurvey.html) or Appendix 1

- A message was written and electronically posted on the following youth and rural websites:
  - Youthgas (<http://au.groups.yahoo.com/group/youthgas/messages>)
  - [www.infoexchange.net.au](http://www.infoexchange.net.au)
  - [www.yarn.gov.au](http://www.yarn.gov.au)
  - Murdoch University Education Action Group website <http://guild.murdoch.edu.au/eag/>
- An email with attached survey and brief issues paper was sent to:
  - Student Guild at:
    - Murdoch University, WA
    - University of Western Australia
    - Curtin University, WA
    - Edith Cowan University, WA
    - University of Tasmania
  - National Union of Students
  - YMCA
  - Outback 2002
  - All National Youth Roundtable members
  - Department of Community Development, Office for Children and Young People's policy, distributed to all Youth Advisory Council coordinators in Western Australia
  - Young Labor
  - Young Liberal
  - Resistance
  - Greenleft
  - All Heywire participants from 1996-2003
  - Youth.Comm discussion list
  - Triple RRR network
- I also raised the project and survey at meetings of
  - Cape-to-Cape Youth Coordination Network
  - Augusta-Margaret River Youth Advisory Council
  - Margaret River Healthy Communities Group
  - National Rural Medical Association

- I met with Hon. Geoff Prosser, Member for Forrest to discuss the project

Research

I researched several publications and online information:

- Western Australian School Leaver Program, Western Australian Department of Education and Training
- University of Western Australia International Research Unit, in reference to regional student enrolment and deferral rates at all Western Australian universities, compared to metropolitan students
- Family and Community Services Portfolio Budget Statements 2003-2004, Outcome 1: Families are Strong

Higher Education Statistics, Department for Education, Science and Training

## APPENDIX 2:

**Youth Allowance Survey**

[www.imagineoz.com/yasurvey.html](http://www.imagineoz.com/yasurvey.html)

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Hi everyone! My name is Naomi Godden and I am a member of the National Youth Roundtable 2003. My major project area is the Transition to Independence. I am focussing on the difficulties faced by young people from regional Australia in their transition to tertiary education.

The current federal Youth Allowance system for students may be inequitable for some young people from regional areas in Australia in comparison to other young people living in the cities. There are several examples of these inequities, as outlined in the attached issues paper 'Youth Allowance and Regional Students Issues'.

This questionnaire has been put together to build a case studies report to give to the government letting them know what we think of the system, and how committed we are to developing positive changes. If you have a story you would like included, please fill in the survey. It is very simple, and only requires your honest opinion! Please also pass this on to anyone else who you think could give us a great case study!

I will personally present the report to Hon. Larry Anthony, the Federal Minister for Youth in September 2003 at the National Youth Roundtable as well as several other significant Ministers and government representatives.

Naomi Godden  
National Youth Roundtable Member

**SURVEY FORM**

Name (optional)

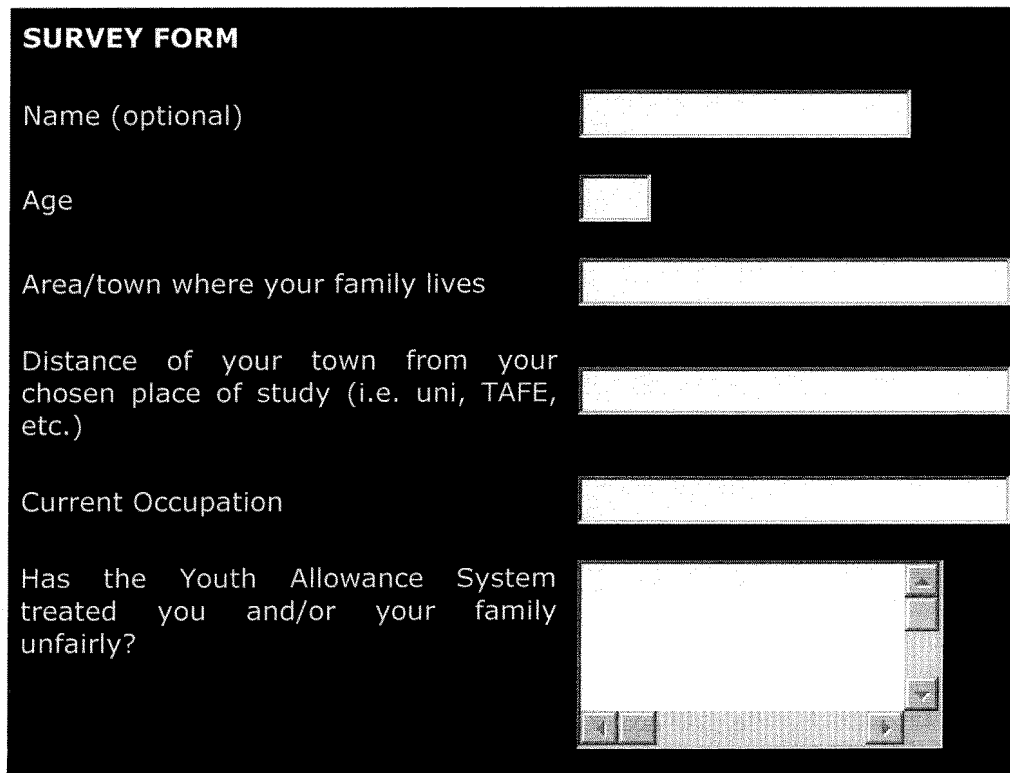
Age

Area/town where your family lives

Distance of your town from your chosen place of study (i.e. uni, TAFE, etc.)

Current Occupation

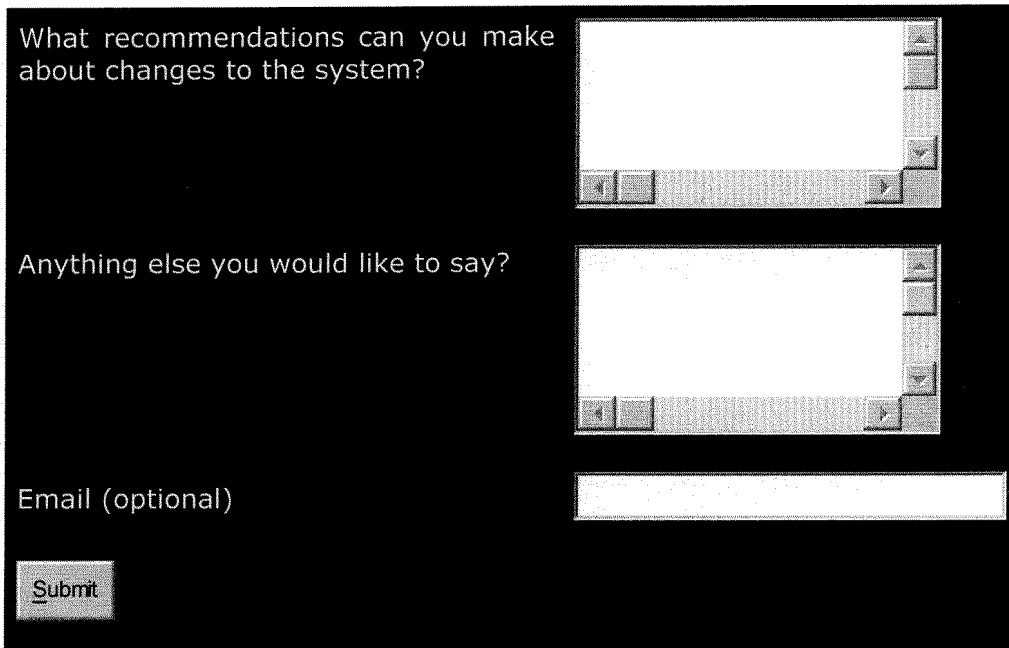
Has the Youth Allowance System treated you and/or your family unfairly?



What recommendations can you make about changes to the system?

Anything else you would like to say?

Email (optional)

The image shows a screenshot of a web form on a dark background. It contains three text input fields. The first two are large text areas with scrollbars, and the third is a smaller text box. A 'Submit' button is located at the bottom left of the form area.

**APPENDIX 3:****Case Studies of Youth Allowance inequity and/or Higher Educational struggle in Regional Areas of Australia.****Case Study 1:**

A female, aged 18, lives in Margaret River WA. She completed her Tertiary Entrance Examinations (TEE) in 2002. Margaret River is situated 290 km from Perth, her chosen place of university study. She is currently employed full-time, attempting to complete Workforce Participation for eligibility for Youth Allowance when she will attend university in 2004. Although there is a university in Bunbury (a regional centre 100 km from Margaret River) it does not offer the Law course she wishes to study. She is in a family of four teenagers and her father is a teacher and her mother a social worker. She feels that she was forced to take a gap year in 2003 for Workforce Participation for eligibility for Youth Allowance in 2004 because it was not possible for her parents to support her financially at university. Although receiving a high Tertiary Entrance Rank of 98.65 she was not able to apply for a scholarship for university to study law/arts because if she had received it, she would not have been able to accept because she needs to take a year off to earn eligibility for Youth Allowance, and because scholarships cannot be deferred. In addition, although she wanted to, she was not able to apply for a Rotary exchange in 2003 because she would have to attend university in 2004 (as courses cannot be deferred for more than one year) and she needs to work for a year and a half to become independent, and therefore eligible for Youth Allowance .

**Case Study 2:**

A male, aged 20, is from Tathra, NSW. He has moved to Melbourne to begin studying radio full-time. His mother is a casual teacher and has been for 15 years. She recently decided that she was tired of getting three days pay for a five day week and thought she would apply for a full time job in local government. When she was given the job she then realised that she would have to turn it down because the wage she would be earning was too much for her son and his little sister to keep receiving Youth Allowance due to Parental Means Test. Both her children are full-time students, and neither of them have enough time to earn enough money to pay their living expenses. Additionally, his parents cannot afford for his sister to stop paying board in the family home. The family is suffering, and his mother's career opportunities cannot better because she has to work according to the Youth Allowance system.

**Case Study 3:**

A female, aged 18, lives in Margaret River WA. Her chosen place of tertiary education will be 290 km from the family home. She completed vocational studies in Year 12 in 2002. She was going to spend 2003 working for her eligibility for Youth Allowance but is having difficulty finding full-time employment, as most of the work available in Margaret River is seasonal or part-time. If she works several part-time jobs, she will be taxed 50 cents of one dollar in her second job, thus making it difficult for her to save enough money for when she moves to Perth in 2004. She has recently begun Childcare Studies through correspondence TAFE, and is struggling financially and emotionally as she has limited employment and not enough time to work, as well as limited support and assistance in her course. However, she cannot postpone her studies for a year, because she needs to complete two years of the TAFE course to then be eligible for university to study

Education. Her parents are therefore supporting her, as well as four other children while she studies.

**Case Study 4:**

A female, aged 17, lives in Lake Grace WA. She finished high school in 2002. She has moved to Perth for university in 2003, but is relying on her parents for financial support, as she is not eligible for Youth Allowance. Her parents are farmers, and as with many families in the agricultural industry, 2002 was a financially difficult year. However, because the amount of their taxable income in 2001 was above the threshold for eligibility, she does not receive benefits of the Youth allowance system, and her parents are struggling to support their daughter at university whilst surviving the aftermath of the drought on their farm.

**Case Study 5:**

A male, aged 22, from Margaret River WA. His chosen place of university study is 290 km from the family home. He finished high school in 1998. He was accepted for a Rotary exchange in 1999, and spent that year in Argentina. He returned to Australia in 2000, and began studying Architecture at a university in Perth. He was not able to take a gap year in 2000 to work for eligibility for Youth Allowance because he could not defer his university course for more than one year. Because his parents' income was above the threshold for eligibility for Youth Allowance, and he was not eligible for independence, he was forced to rely on his parents for financial support in his first and second year of university. His parents took out a \$15,000 loan to support him during his studies. He worked part-time during school, and full-time with constant overtime during his summers to earn the \$15 500 required for eligibility for independence. It was only during his 3<sup>rd</sup> year at university that he was then eligible for Youth Allowance, finally easing the financial burden on his family.

**Case Study 6:**

A female, aged 20, lives in Margaret River WA. Her chosen place of study was situated 290 km from the family home. She finished high school in 2000. She received a very high TEE score, and was runner-up to Dux at her high school. Because of her family income situation, she was able to attend university in Perth immediately after high school with financial support from the Youth Allowance system. While her academic abilities were very strong, she struggled with moving away from her family, and acclimatising herself to the city, and the emotional pressure became too much. In addition, her financial support was not enough for her to feel comfortable in Perth, and she always had to tightly manage her money. She was not supported in her transition to a new life. She returned home to Margaret River part way through her first year, feeling shattered and angry, and spent the remainder of the year trying to adjust to independence. She returned to university in 2002, but with a sense of bitterness towards the tertiary education system.

**Case Study 7:**

A male, aged 17, lives in Darwin, Northern Territory. If he receives a Tertiary Entrance Rank of 97 or above, he will be receive a scholarship to attend a university somewhere in Australia, and will receive the benefits of a living allowance. However, if he doesn't receive a high enough score, he will be forced to take at least a year off to work for eligibility for Youth Allowance through Workforce Participation, and then will need to move south to another state to study his chosen course. The University Of Northern Territory is not an option for his studies because there is a limited range of courses available. Pending a score below 97, he will need to work in 2004 while his friends enjoy the luxury of scholarship support together at a university in South Australia.

**Case Study 8:**

A male, aged 18, lives in Fitzroy, Victoria. He chose to study Politics at the Australian National University in 2003, and is not eligible for Youth Allowance due to his parents annual income being above the maximum threshold. He has moved to Canberra and is relying upon part-time work and some financial support from his parents to survive living away from home. Already he is experiencing a struggle as he juggles full-time study with work and contributing to a shared household.

**Case Study 9:**

A female, aged 24, lives in Busselton, Western Australia. Her chosen place of study is 50 km from the family home. She is studying full time Computer Software Engineering at Edith Cowan University in Bunbury. Often she encounters several difficulties with her payments, and has to drive to Bunbury to sort them out, a cost which she cannot afford. She is separated from her husband and studies under her maiden name, and is constantly having to explain to the Centrelink officers that she has two different names, a burden which halts her payments and causes undue distress.

**Case Study 10:**

A female, aged 19, comes from a family in Wangaratta/Benalla. Her chosen place of study is more than 200 kilometres from her family home. She left university in 2002 due to financial difficulties and started a traineeship, but was turned down for government assistance at the beginning of her traineeship because she had not applied for Youth Allowance immediately when she moved to Melbourne. In addition, her father would not sign the form to allow her to receive benefits, and by the time she made herself 'independent' through her income, she no longer needed the assistance.

**Case Study 11:**

A female, aged 17, lives in Brisbane, QLD. Her chosen place of study is an hour away from her family home. Currently she is completing a school-based traineeship at her high school. She does not receive Youth Allowance, and she does not know anything about the system.

**Case Study 12:**

A male, aged 19, lives in Perth, WA. He is attending full-time university 90 minutes away from his family home. He is not eligible for Youth Allowance because his parents earn above the threshold. Unfortunately, he has a spinal condition, and the 90 minutes travel to university is difficult, but because he doesn't receive financial benefits, he cannot move closer to the university as he cannot support himself. The travel is detrimental to his back pains, and he is unable to work to support himself. He had surgery in 2000, and wasn't able to work to earn money to become independent. Centrelink seems to ignore the fact that he actually couldn't work and refuses the read his appeal to be considered eligible for assistance.

**Case Study 13:**

A female, aged 18, lives in Cairns, QLD. Her current occupation is a youth worker and volunteer. She attended university in 2002 at an institution 2 hours away from her family home, but had to leave due to financial difficulties. After leaving university, she enrolled as a job seeker, and was working only 10 hours a week, but had her youth allowance severely docked. Her living costs far outweighed her available funds.

**Case study 14:**



A female, aged 22, lives in Singleton. She is now a Youth Programs coordinator. Her chosen place of study was 100 km from her family home. For the first 2 years of her undergraduate degree, she was living in Newcastle. Her parents were forced to cover her rent, living expenses and bills because they earned too much for her to qualify for Youth Allowance. Because she grew up on a farm in the country and had to travel to the nearest town for high school, she didn't have a part-time job during high school - so she couldn't find a job after graduation because she had no experience. She finally received benefits after taking a year off during her degree to work so she could qualify for financial support.

**Case Study 15:**

A female, aged 18, lives in Mitchell, QLD, 700 km from her chosen place of study. She has to live a long way from home to study, and her parents cannot afford to support her but youth allowance deems they can due to the Parental Means Test. She has gone straight from school to uni and is finding it very difficult. She has a part-time job to cover some living costs. As a student nurse she has clinical obligations and holding a job is hard because she can't work during clinical due to shift work. These weeks are often very skimp money wise.

**Case Study 16:**

A female, aged 18, lives in Manjimup WA. Her university of choice is almost 4 hours from her family home. Her parents earn just over the threshold for eligibility for youth allowance, but there are 3 other young people in her family, and there is no way that her parents could afford to set her up in a house while studying so she could go to university. She feels very disadvantaged compared to students who live with their families in the city, and moving out of home to study was a difficult time. Money issues have added to the stress of studying away from the family home.

**Case study 17:**

An 18 year old lives in Narrogin, WA. His chosen place of study is 200 km from the family home. He felt that he was forced to leave home to study, because the course he is studying (medicine) is not available by correspondence, and there is no university institution closer than Perth. Basically, if he were not studying, he would still be at home. He took a year off to gain independent status for Youth Allowance through Workforce Participation, which was difficult, given the course he wanted to study is more than 5 years long. He lives at college and Youth Allowance is not enough to cover these costs. He is forced to work to cover expenses, even though he is doing a very demanding and difficult course. Once he began to receive Youth Allowance payments, it took 5 or 6 weeks for his first payment to arrive. In addition, he would not receive back-pay until the time when he began study, although he had some time in Perth to acclimatise to the city.

**Case Study 18:**

A female, aged 19, lives in Collie, WA. Her chosen place of study is 200 km from the family home. While she doesn't feel the system has treated her unfairly, it has been very difficult to access good, reliable information regarding her entitlement to a payment. She didn't register for the first 10 weeks at university because the Youth Allowance information suggested that she would not be eligible. However, after prompting from other students, she decided to apply for rent assistance. The officer at Collie Centrelink felt she may be eligible for some Youth Allowance, and was able to receive Rent Assistance and \$70 a week Youth Allowance. This allowed her to be a little more independent of her parents. However, she is finding that access to Centrelink is difficult; her nearest office is 2 hours away by bus, and she generally has a long wait when she is there. Fitting this in around her university schedule is very difficult and therefore she usually

has to wait until university breaks to visit the Collie offices and ask her mother for help in handing in forms etc.

**Case Study 19:**

A Centrelink officer from Kununarra, WA grew up in the country and has only ever lived in the city when she studied social work. She remembers the difficulties of acclimatising to city life, and the emotional and financial problems she faced, and can relate to young people today and their problems. She has noticed that the eligibility requirement for independence through Workforce Participation of 18 months and 75% of the Commonwealth award wage means that many young people who apply for youth allowance are expected to work until the 18 months is finished, and therefore miss the first half of their university year. Most university course cannot be deferred for more than one year, and therefore the students must struggle financially until the 18 months is over, and continue working up until that time occurs.

**Case Study 20:**

A female, aged 18, lives in Quilpie, QLD. Her chosen place of study is 900 km from the family home. She is attempting to qualify for Youth Allowance through Workforce Participation for independence criteria of working for 18 months. She has submitted her application, and has received three telephone calls in response, but as yet does not have confirmation if her application is successful. This has placed extreme pressure on her family as the drought continues to prevail, now in its third year, and her family have been struggling to support her at university to date.

**Case Study 21:**

A female, aged 18, lives in the Emerald Shire, QLD. Her chosen place of study is 460 km from the family home. Because she chose to go straight to university from high school she am unable to access Youth Allowance so she is totally dependent on her parents for financial support. She was lucky enough to be awarded a scholarship, but that is not paid until after each semester so she either had to still take out a Commonwealth Student Financial Supplement Loan or again depend on her parents.

**Case Study 22:**

A male, aged 23, lives in the Warrego region of Queensland. His chosen place of study is 6 hours away. He was unable to receive Youth Allowance for a long time when he first began university due to his family's assets. He was working part time during his university course, working for the independence eligibility for youth allowance, but it was affecting his study. He left university for a year and found it, firstly, very difficult to obtain the allowance, and secondly had used up his allowable time for independence, and could not receive it! Even though he had worked to receive it, and had never received Youth Allowance before, he did not satisfy the eligibility criteria, and therefore was unable to receive the benefits of Youth Allowance.

**Case Study 23:**

A father lives in Longreach, Queensland, 1205 km from Brisbane. He and his wife have financed two children through 16 years of boarding school and 5 years so far of university at an average of \$15 000 per year. The family has paid to date \$315,000 on their children's education plus 30% tax on every penny invested in their education...a total of \$409 000 spent. The family has not been eligible for the Isolated Children's Allowance or the Living Away from Home Allowance; however, it was necessary to send both kids to boarding school in the first place for remedial teaching. It has cost the family more having their children living away from home than living at home.

**Case Study 24:**

A female, aged 18, lives in Isisford, Qld. Her chosen place of study is 1000 km from the family home. Her parents own a grazing property, so due to the assets testing involved, she is unable to access Youth Allowance. She is currently studying a Bachelor of Agribusiness, a course that cannot be deferred; therefore she was not able to take 18 months from studying to work for eligibility for Youth Allowance through Workforce Participation. She has been away from the family home since she was 12, attending boarding school and now at university, and is definitely *independent*, but not in the eyes of the system. Her parents are supporting her whilst at university, and with her study commitments, she does not have adequate time to fit in any part-time work. Yet for 18 months while studying she needs to work in order to be eligible for Youth Allowance and ease the burden on her parents.

**Case Study 25:**

A male, aged 21, lives in Geraldton, WA. His chosen place of study is 550 km away from the family home. He feels that there needs to be some sort of extra allowance for students who have to completely relocate themselves in order to go to University/Tafe, for example increased pay, more discounts on travel. He feels that regional young people should be provided with an information service or network for students who are unfamiliar with city life, in relation to issues such as catching public transport, support groups, centralised health facilities as you probably no longer have family doctor when you move away from home. Youth Allowance recipients should also have the ability to email form lodgements if not already possible. Stop penalising students as much for working whilst at uni.

**Case Study 26:**

A female, aged 17, lives in Bendigo, Vic. Her chosen place of study is 100 km from the family home. She is a full-time student, and works part-time at the supermarket to support herself. According to the Parental Means Test, her family is not eligible for full Youth Allowance (she receives \$5.25 a fortnight) even though her family really can't afford to send her to uni in another town. Her family has struggled greatly in the past and even struggle now. The Youth Allowance guidelines do not take into consideration a mortgage or the fact that her family is already supporting an older sibling at uni. She knows city people who drive expensive cars, live in flashy houses, go on holiday's overseas frequently and yet they still get hundreds of dollars in Youth Allowance every fortnight, because they are declared independent in the eyes of the system, yet still live at home with their parents while studying. It is completely unfair. She feels as if the system doesn't help people who actually need help it helps those who don't.

**Case Study 27:**

A male, aged 18, lives in Brewarrina NSW. His chosen place of study is 550 km from the family home. He is working as a casual farm worker in his gap year between high school and university, to earn his eligibility for Youth Allowance through Workforce Participation. He does not feel that the Youth Allowance system has treated him unfairly, but believes it could be of more assistance. The cost of living is not completely covered by Youth Allowance and therefore many young students are forced to work long hours, taking risks such as travelling alone etc in order to make ends meet. Compared to students who live with their families and study, this *is* unfair.

**Case Study 28:**

A female, aged 21, lives in Longreach, Qld. Her chosen place of study is 2000 km from the family home. She deferred Uni after first year so she could become

eligible for Youth Allowance through Workforce Participation for assistance while she was studying. When she went back to Uni she continued working fulltime and studied fulltime as well. She earned just under \$300 a week after tax and this was enough to cut out her allowance. She felt that this was not necessary. \$300 a week was very little when her share of the rent each week is \$120. The government should be encouraging students to work and supplement their allowance rather than encouraging them to become dependent on the government allowance. She likes her job and by working fulltime while at Uni she receives more money than if she stopped work and just received independence allowance.

**Case Study 29:**

A female, ages 23, lives in Withcott, Qld. Her chosen place of study was 40 minutes from the family home. She was never able to receive youth allowance while studying her education degree, and received no government financial assistance during the three year course.

**Case Study 30:**

A female, aged 26, live in Borden, WA. Her chosen place of study was 400 km from the family home. She was never eligible for Youth Allowance or Austudy due to her family income/assets (wheat and sheep farm). Her parents supported her and her two brothers and sister through boarding school and university.

**Case Study 31:**

A dairy farmer and parent, aged 40, lives in Rochester, Vic. The distance from the family home to his children's chosen institution of study is 100 km. His children were never able to receive Youth Allowance until they were declared in a Drought area and were given Exceptional Circumstances.

**Case Study 32:**

A male, aged 16, lives in Yaraka, Qld. His chosen place of study when he goes to university is 1500 km from the family home. Due to his parents income and assets, he cannot receive Youth Allowance when he leaves home next year for university. This will put added pressure on his parents to support him.

**Case Study 33:**

A mother lives in Olary, SA. Her children's chosen place of study is 445 km from the family home, and closest school, is 150 km from the home. When her son turned 16 and still at boarding school she put him onto Youth Allowance as they would get more money for his education. He was getting AIC (Assistance for Isolated Children) as their nearest school was 140 km away and so he was educated in Adelaide at a Catholic College from Year 8. When he turned 16 she applied for Youth Allowance for him, bearing in mind that she paid the boarding school fees etc. They were advised that there would be a LAWP ( Liquid Assets Waiting Period) imposed of 13 weeks. Her son had liquid assets of \$12000, brought about by years of careful saving by her son and the fact that his father had died in 1988 as a result of a farm accident when he was just 3.5 years of age. As a result of her husband's death there was Worker's Compensation and part of the payout went to each of her three sons. With that, money shares in reputable companies were bought as an investment for their future, whether it be for education, to buy a car, to set himself or herself up for business at a later stage, as an adult, not as student in secondary school. (ie at 18 years) etc,. She appealed against this ruling as her son was a minor, and she was totally supporting him. (As another aside, she continued to run the pastoral property which is small compared to the average in her area, and being sheep and wool returns for ten years were appallingly difficult.) Because he was a minor, some of the shares were in her name as well, so he did not have full control of them. She

was not prepared to sell off or sign off on these lucrative shares as that would have been irresponsibility on her behalf. Their determination of LAWPs put her in a very terrible situation financially, as he would still be imposed of this ruling if she went back onto AIC. She also missed out on one term or 13 weeks SA State Education Allowance (Approx \$307.50/term). She was really upset and it put her in an extremely difficult situation. She had to decide whether or not she have to pull him out of school at a very important time and put him on Distance Education (in SA Open Access College)? Of course what she did was put herself under more pressure not to spend any money and go without, as that is what most do to make sure kids get a better and appropriate education, so that they have a good chance in life. The people in Centrelink were sympathetic, but they are only administering the law or guidelines. She was in tears and was angry and had sleepless nights over this issue and in the end had to say to herself, "Well bugger them, my kid will get his education, no matter what it takes!" Centrelink only apply the ruling, but it really hurts her when a kid in a capital city will get Youth Allowance and they live at home and when you live in rural and remote areas there are things that just don't seem to add up. She spends \$15 000 per year on her children's education. She recognises that she chooses to live where she does, but they go without so many services that people in the city just take for granted. They don't have supermarkets, super highways, super transport systems, or whatever, but they still contribute to the country with taxes etc, so she feels that she deserves to get a little bit back in helping the kids of our future.

#### **Case Study 34:**

A female, aged 21, lives in Castlemaine, Vic. Her chosen place of study is 1.5 hours from the family home. She moved directly from home to university in Geelong without earning enough through Workforce Participation to be classified as independent. The government has never given her any assistance. She feels as if she hasn't been rewarded for choosing to continue to studying after high school, a difficult transition given she has had to leave home.

#### **Case Study 35:**

A male, aged 23, lives in South West Queensland. His chosen place of study was 650 km from the family home. He does not really think the Youth Allowance system is unfair, but encountered some difficulties in proving eligibility, and found that his need for assistance was unfair. He states that 'we do not choose to study away from home; we have no choice'. Tax was not taken out of his Youth Allowance payments at the normal PAYE tax rates. He was not aware of this until tax time and received a huge tax bill, which was difficult to pay, given that he was on a very low income.

#### **Case Study 36:**

A female, aged 20, lives in Blackall, Qld. Her chosen place of study is 1100 km from the family home. She feels that there are many disadvantages for members of rural communities trying to gain tertiary qualifications in comparison to their city counterparts. The living away from home allowance of \$30 is inadequate. That amount can barely cover travel expenses let alone rent, electricity, gas, phone etc.

It was only in her last semester of her undergraduate degree that she qualified for Youth Allowance. Prior to that she was working 2 jobs at newsagencies in order to support herself while studying. This involved some days commencing work at 4 am and not finishing until 9 pm that evening. This left little time for study, which was her reason for moving to Brisbane. She has seen many students from rural areas have to quit or not fully involve themselves in their university studies as they have to work in order to support themselves. The pressures and expenses of day-to-day living are just too great, and study is the first thing to go.

In comparison to people in the city who have the option to live at home she feels that rural students are disadvantaged. There are many more costs put on the students and most are left to fend for themselves as if their parents are experiencing hard times due to drought etc; they are placed with a lot of burdens. City students have the option to still live out of home where they are not required to pay rent, food etc, and they still gain the same amount of Youth Allowance. She has also witnessed friends who cannot gain Youth Allowance as they have been getting cash in hand jobs like babysitting that can not be put on the form. To her, it seems ridiculous that you have to earn over \$14000 to claim youth allowance, but the reason that you are trying to claim youth allowance is that you cant earn the \$14000 to support yourself!!!! Also for students that have attended boarding school, they have not really had part time jobs so it takes them longer to earn the money to claim youth allowance.

#### **Case Study 37:**

A female aged 18, lives in Moonie QLD. Her chosen place of study is 400 km from the family home. Her mother and father are the only wage earners in her family and they cannot afford to help her very much. They have very little in the way of assets and their income is going to support her younger brother who is still at school. She first went to Brisbane to get an apprenticeship in hairdressing. She has started work waitressing while trying for hairdressing work. She wanted to go to the School of Hairdressing but Centrelink would not pay her anything if she did the course part-time while continuing to work to support herself. She has finally found a TAFE where she can do the same course (and they will class her as a full-time student), but Centrelink will not declare her independent, even though she supports herself. She does not yet know how much money she will receive from Centrelink.

#### **Case Study 38:**

A female, aged 17, lives in Augathella/Charleville QLD. Her chosen place of study is 700 km from the family home. She has had to defer her university course to earn independent status through Workforce Participation due to the unstable income of her parents. She could be eligible this year but if they sold a lot of stock due to the drought then she would lose it. Even next year she will be relying on her parents to support her for the first 5 months. To help set up a house, computer etc her mother will have to go back to work to help her do this as the drought has made extra costs impossible from the property income. She is not even sure if she wants to go to university, it is all so complicated; for example with what she has to earn, the HECS debt, where she will live, not getting into her chosen course and now the added university fees.

#### **Case Study 39:**

A mother lives in country Victoria, 160 km from Melbourne. Due to the availability of the course, her son had no choice but to move to Melbourne to study-and hence move from home. He is not eligible for Youth Allowance because his parents earn too much, but they don't earn enough that the cost of his education doesn't impact heavily on their financial situation. Her son works part-time (20 hours a week) at a department store in the city to support his living experience him, but after 3 and half years he is still not considered to be living independently. This year her second son is attending TAFE at a college 40 km from the family home and there is no public transport to his college from the family home. He is still living at home and his parents drive him to and fro because they can't afford to accommodate him closer to his campus. He, like this brother, is not entitled to any government support. Both her sons are studying design related courses, and the courses (particularly architecture) incur expensive materials costs in addition to the normal fees, books and other costs incurred by tertiary courses. In Victoria, students are also expected to purchase their

concession cards (approx \$80 per year). For a country student travelling public transport it is another additional cost they struggle to afford, yet without it, the cost of travelling home doubles in price. She is one of many parents she knows who struggle to support their children through tertiary education and fully supports any submission made to government for country students living away from home.

#### **Case Study 40:**

A female, aged 21, lives in Blackall, Central Western Qld. Her chosen place of study is 1200 km from her family home. She cannot receive Youth Allowance because her parents earn over the threshold, and she cannot take a year off to become independent through Workforce Participation. She is working 4 permanent jobs a week in Brisbane to pay her rent, because despite her parents apparent 'wealthiness' they are not able to pay her rent, fuel, phone, electricity, union fees, textbooks, food, and other miscellaneous charges from the university at the beginning of each semester. She works herself 'to the ground' in jobs like cleaning and babysitting where she receives cash in hand. After two months of her round two attempt to apply for Youth Allowance, she strives for independence. One operator has told her that cash in hand is a valid form of payment, but another has told her it is not, even if the employer gives a statutory declaration. She could receive \$8 a fortnight for her \$82.50 a week rent. But the fortnightly check on her income in 'this week accountable' and 'this week non-accountable' could affect it. She feels annoyed that the government wonders why the youth have left the bush. The answer is that after not being recognised as needy, young people choose to run to the city where the chance of being an inexperienced student getting a job easily and perhaps an education may occur more than in a country town.

#### **Case Study 41:**

A mother lives in Bridgetown, WA. Her children's chosen place of study is 280 km from the family home. Her daughter went to university straight from high school and was not eligible for any assistance. It cost her family an estimated \$10 000 per year for four years to support her. Her son went to TAFE in Perth, and then dropped out and worked for 18 months to be eligible for Youth allowance. It now costs her a lot less. A lot of her friends encourage their kids to work first to then be eligible through Workforce Participation for Youth Allowance while studying-if you have several kids and are slightly above the threshold you have no choice! This means, in her opinion, that a proportion of students who qualify for university will never attend.

#### **Case Study 42:**

A female, aged 20, lives in Collie, WA. Her chosen place of study is 300 km from the family home. She is not eligible for Youth Allowance. While her parents earn above the threshold for eligibility, she has a brother with a disability who needs a lot of financial assistance.

#### **Case Study 43:**

A male, aged 20, lives in Yalgoo, WA. He feels that the Youth Allowance system is generally ok. Although, sometimes he is overpaid, even though Centrelink have been notified of his fortnightly income, and he has to pay it back. He doesn't mind giving the money back, it is just 'a pain' that he is overpaid in the first place when they are given the unnecessary information. He has found it hard to find reliable casual work plus enough time to complete all his university work, and believes that it is underestimated how much it costs to live in Perth, and how high rent really is. Students can only work so many hours in a week plus study.

#### **Case Study 44:**

A female, aged 17, lives in Margaret River, WA. Her chosen place of study is 290 km from the family home. She has moved to Perth to work for the year to earn her eligibility for Youth Allowance through Workforce Participation for when she studies law at university in 2004. While she basically feels as if she was forced to take this year from study, in comparison, her cousin, who also lives in Perth, was able to go to university straight from high school as she can live with her family in the city. Her cousin has minimal living costs, compared to the girl from Margaret River, who is struggling to pay her bills as well as save for other associated costs she will face next year. However, she moved to Perth to work because she felt that she would not be able to find enough adequate employment in Margaret River.

**Case Study 45:**

A female, aged 21, lives in Kalamunda, WA. Her chosen place of study is 1.5 hours from the family home via public transport, or 50 mins drive. She feels as if the Youth Allowance system has treated her and her family unfairly. She thinks that students need more than \$45/week to live on.

**Case Study 46:**

A male, aged 20, lives in Thornlie, WA. His chosen place of study is 20 mins from his home. He believes that the Youth Allowance payments are not enough. Australia should invest more in university students who are going to be educated citizens of this nation. He believes that our future relies on educated individuals to improve society.

**Case Study 47:**

A female, aged 20, lives in Fremantle, WA. Her chosen place of study is 10 mins from her home. She cannot receive Youth Allowance. She works part time and study's part time, so she cannot get financial assistance. The amount she earns is not enough to support her fully. Her study suffers due to her needing to work. She feels that if you work and study, but not work enough to support yourself, then there is no where to turn.

**Case Study 48:**

A female, aged 30, lives in Perth, WA. Her chosen place of study is 40 km from her home. As she is older she cannot get Youth Allowance and she is on Austudy with no rent assistance. She thinks it is ridiculous: because she is older, doesn't she rent? If anything older students are more inclined to live away from home and have a greater need for rent assistance.

**Case Study 49:**

A mother and father live in Alpha, CW Qld. They are graziers. The distance from their child's chosen place of study is 1100 km for the family home. They were unable to receive Youth Allowance for their daughter who attends university in Brisbane. They find it hard to make ends meet, but they do as they must to give her the best opportunities. Their daughter works part-time. They feel that they are discriminated against by the system because they are very careful with their money and do not waste a lot on luxuries and put money away for rainy days, or lack thereof (ie drought).

**Case Study 50:**

A female, aged 16, lives in Birdsville, Qld. Her chosen place of study is 1800 km from the family home. In order to qualify for Youth Allowance when she will study at university, she needs to work for 18 months after leaving school as her family taxable income is above the threshold, despite the fact that her father is a partner at a cattle station, and is only given basic drawings to live on. She will have to wait for 2 years before attending university to be able to support herself.



Even if she did qualify, because of the losses from the recent drought, she would not be encouraged to work much, as Youth Allowance is reduced if she earns too much. However, she needs to earn extra money to enable occasional travel home, and to pay bills etc, as Youth Allowance doesn't seem to cover all these costs.

#### **Case Study 51:**

A fulltime student, aged 18, lives in Charleville, Qld. Their chosen place of study is 900 km from the family home. He/she feels the Youth Allowance system treats them unfairly because it doesn't understand some of the problems of isolation and the time factor involved in studying away from home.

#### **Case Study 52:**

A female, aged 17, lives in Perth, WA. Her chosen place of study is 15/20 km from the family home. Her parents are living 2500 km away while her mother takes a teaching position in a remote community up north and she is looking after the house and pets. She is required to pay general bills such as electricity, water, phone, etc. as well as buying her own groceries and petrol. She supports herself completely, she just doesn't have to pay any rent. Because she is only a first year uni student and only started working in January, she do not classify as 'independent' so she is on the living away from home rate. However, due to the nature of where her parents are currently living, the cost of living is much higher and they are unable to send money down to her to help her out. Centrelink offered her \$35 a fortnight and because this is not enough to live off, she has had to keep up 2 part time jobs at the same time as completing full time study. This is not fair, but everyone she have spoken to at Centrelink has basically told her "too bad, they're the rules that are in place and you'll just have to work to get your money because the government doesn't want to hear about it". Uni students need money as well. By working as much as she does, her study is being affected because she can't afford to live and buy vital uni books (which cost about \$250 a semester, if not more) as well as Amenities Fee (another \$140 a year). Because of this, she also has to skip meals because she can't afford \$3 for lunch and doesn't have time for dinner because she has to go straight to work after she gets home from uni. Now she's just come down with a really bad flu and can't afford to go to the doctor because now she have to pay extra fees due to the bulk billing crisis and she can't afford Panadol or cold and flu tablets because they're not covered by her healthcare card. She thinks the Youth Allowance system is a mess at the moment, and she's been quite disappointed in their way of dealing with things. They can't just set rules and guidelines without making exceptions here and there for those poor people that cop out and are in a lose-lose situation. Where's the liberal sense of our government gone?

#### **Case Study 53:**

A mother lives in Quilpie, SW Qld. The distance from her sons chosen place of study is 980 km from the family home. Their son (currently in 1st year of a 4 year degree) has been restricted in his ability to access Youth Allowance. Their family has experienced two major problems:

1. As their son is applying (currently) for the Independent Youth Allowance through Workforce Participation, he has had to wait until now (18 months since he left school in late 2001) to be able to submit his application forms. Thus when he began Uni in March 2003, he was not able to confirm his Youth Allowance eligibility. He has had to wait until now, supporting himself, to apply for Youth Allowance, and still does not know at this stage whether his application will be successful. There has NOT been any clear guidelines about the amount of money he is able to have in his bank accounts, yet he may need to continue to support himself if his application is refused because he has too much money in his bank.

It seems unreasonable that he may be precluded from receiving Youth Allowance because he has TOO much money, but he is expected to have earned \$15000 approx. in the last 18 months! Do they expect him to go out and spend it all? Is saving money a practice that is frowned upon?

2. As the family property is currently in drought and in an area that is EC declared, the family had been of the belief that Youth Allowance would be available to their son. However this is not the case! To receive Youth Allowance, they have firstly to be in receipt of the Income Support Payment. BUT they are not eligible for Income Support, because the mother has managed to gain employment outside the property, and thus the off-farm income precludes them from Income Support, AND therefore precludes us from getting Youth Allowance! She wonders how different payment from outside employment is from payment from the taxpayers (us) of the Income Support? It seems if one shows some initiative and goes out to work in these difficult times, one is discriminated against.

#### **Case Study 54:**

A female, aged 18, lives in Morwell Vic. Her chosen place of study is 400 km from the family home. She is not eligible for Youth Allowance until she has been out of school for 18 months and earned around 15 thousand dollars through Workforce Participation so she had to defer and work 3-4 jobs just so she can go and study. When she is studying, she will probably still have to work 2 jobs. She can't go to university without taking a year off because her mother can't afford it. There are three children in their family, and the government thinks her mother earns too much so her daughter is not able to receive anything from the government. But they don't realise that they struggle to put food on the table and pay their bills. Every parent would want the best for their child but this time her mother just cant do it to support her. She finds the system unfair and unjust.

#### **Case Study 55:**

A male, aged 18, lives in Grass Patch, WA. His chosen place of study is 650 km from the family home. He is currently unable to claim any Youth Allowance. Naomi Godden's issues paper has raised all the issues he has been faced with since he went directly from Year 12 to university. Coming from the country he had to purchase furniture and pay rent etc. He has had to rely on his parents and any money he can earn during semester breaks to survive.

#### **Case Study 56:**

A student, aged 18, lives in Charleville, SW Qld. His chosen place of study is 700 km from the family home. He chose to begin his degree immediately after completing secondary school. This meant that he would not be deemed independent for Youth Allowance purposes. He is currently receiving Youth Allowance because his parent's income is below the threshold and they are living in an EC declared area. By deferring university fees through HECS, using savings from holiday work and receiving Youth Allowance he presently feels financially independent, although he will need further help when his savings are depleted. The extra \$70 a week for living-away-from-home will not meet boarding costs! His parents are also educating a senior secondary student at boarding school and an upper primary student on SDE. They are now concerned because they are required to provide an estimate of 2003/4 income to Centrelink. If they underestimate, money will have to be paid back down the track when they will be struggling to support two university students. An overestimation cancels his YA and puts further demands on their position. Their difficulties in estimating future income due to the nature of rural industries puts them at a disadvantage to city parents who are not reliant on fluctuating markets, seasonal conditions and taxable incomes dependent on the book values of livestock. The current threshold

is too low and excludes these families where one or both parents work off-farm to support their family. Likewise, in comparison to city students, he feels disadvantaged at having to move away from home, meet additional travel and accommodation costs as well as meet the costs of telephone, postage, stationary, toiletries and other incidentals which are usually shared within the family home. City parents also avoid the problems of communicating with Centrelink staff. Most Centrelink employees, in his experience, have no knowledge of rural circumstances especially those relating to income and expenses.

**Case Study 57:**

A student, aged 16, lives in Bollon, QLD. His boarding high school is 700 km from his family home. He receives Youth Allowance but it does not cover even half of the boarding costs at boarding school. He has to live away from home, as the nearest state high school is 200 km away. He finds it interesting that Centrelink decided that at 16 years of age young people are old enough to be able to sign and decide things on our forms. And they must give written permission for parents to even speak to Centrelink about their affairs, even if they are still at school and their parents are paying to keep them. Centrelink wants young people to be separate from their parents. BUT, young people are considered reliant on them when they receive Youth Allowance, as it is their parent's income and assets that the amount of Youth Allowance is based on. He feels this is a paradox.

**Case Study 58:**

A student, aged 23, lives in Melbourne, Vic. His/her chosen place of study is 15 km from their home. He/she does not feel as if the Youth Allowance system has treated them unfairly, however, he/she feels there should be more incentive to work while on Youth Allowance benefits. He/she is currently enrolled with Centrelink but rarely end up receiving any payments because in order to earn a comfortable sum he/she goes over the threshold.

**Case Study 59:**

A student, aged 22, lives in Bendigo, Vic. His/her chosen place of study is 160 km from their family home. He/she feels as if the Youth Allowance system has treated them unfairly. The joke is of course is that if your folks or friends can "employ" you then after 18 months exit VCE you have it. And "employ" in this context means that you only have to be on the employer's books - it can be a sham employment. And it happens all the time, except for those who unfortunately can't find a "family or friend" employer.

**Case Study 60:**

A female, aged 20, lives in Geraldton, WA. Her chosen place of study is 450 km from the family home. She feels like the Youth Allowance system treats her unfairly. She is still considered dependant on her parents, even though she does not live with them and have not relied on them to supplement her income since she left school in 1999. She was breached earlier on this year because Centrelink stated that her father had to fill in a form declaring his income, even though he was on the dole for the time that they wanted the information for. Every time she moves house, her home address is left unchanged, so information is sent to her parents and then forwarded to her, which gives her little to no time to fill in required forms by the allocated time.

**Case Study 61:**

A female, aged 20, lives in Biloela - Callide Valley, QLD. Her chosen place of study is 600 km from her family home. She definitely feels as if the Youth Allowance system has treated her unfairly. Unfortunately, due to the requirements to be classed as independent, she is ineligible for Youth Allowance and her parents are

forced to help pay her living costs. In addition, she must work to simply afford her place of residency, books, food etc. Had she, of course, stayed in Biloela these extra costs would not be an issue. The difficulties of study are hard enough without the pressures of not knowing whether you'll get enough hours to afford the rent this week -let alone basic food. She hasn't seen a chocolate biscuit in 1.5 years!!

#### **Case Study 62:**

A female, aged 21, lives in Perth WA. Her chosen place of study is 25 mins from the family home. Her mother is on a disability pension and although she lives with her she pays more than half the rent. She had earned enough in previous years to qualify for independent Youth Allowance but for some reason (unbeknownst to her) after numerous assessments she is still receiving only the 'stay at home' rate even given her family's economic circumstances. Also, when she came back from overseas last year it took two months to get any sort of allowance from Centrelink. Firstly because a tax return wasn't a legitimate proof of income for Centrelink (according to the lady on the phone because it includes her previous years entitlements-but surely they keep records of what they paid her only the year before and then it's only A-B equation? And if it's good enough for the tax office and banks?). Then her claim was rejected again because she hadn't returned her Preparing For Work Agreement that had supposedly been discussed at her interview with a Centrelink officer. Only problem she was never given a PFWA at the 8 min 'interview' with the lady who took her documents inc. the tax return without ever mentioning the agreement or that her tax return could not be used. In the end it took 8 weeks to get ANY money from Centrelink when she was entitled to benefits all along. It's pretty hard living on nothing for 2 months, with bills to pay.

#### **Case Study 63:**

A female, aged 18, lives in Safety Bay, WA. Her chosen place of study is 40 mins from the family home. She feels that the Youth Allowance system has treated her sister unfairly because she moved out from home and was unable to get payments because different departments thought different things about her situation. One area said that she should get full payments and other said that she should be living with her father who she can't live with! She feels that Centrelink should get their act together when it comes to helping out students. Many of them have to do some pretty hard work as well as full time studies just to keep above the poverty line. If you ask her, things definitely aren't working right!

#### **Case study 64:**

A female, aged 21, lives in Geraldton, WA. Her chosen place of study is 450 km from the family home. She does not feel that the Youth Allowance system has treated her unfairly, but she finds the de facto arrangement appalling. Her de facto partner does not support her and they do not combine money in any way. There is no financial benefit to their de facto relationship that she experiences that she would not experience living with another adult.

#### **Case Study 65:**

A male, aged 18, lives in Ulverstone, Tas. His chosen place of study is 500 km from the family home. He doesn't feel that the Youth Allowance system has treated him unfairly, but he does feel like the system does seem to keep trying to kick young people off Youth Allowance. It seems as though the government do not want anyone to get their money. He does note that someone's family may have assets but they might not be able to access the money due to legal reasons, but within the system this does not have any credit.

#### **Case Study 66:**

A female, aged 19, lives in Coonalpyn, SA. Her chosen place of study is 2 hours and 10 mins from her family home. She is currently a tertiary student and works at the checkouts at a supermarket because she is unable to receive any financial support from the government. Until she found a job she found it extremely hard living in the city. She feels she is lucky that she is able to board with a family.

**Case Study 67:**

A male, aged 24, lives in Grass Patch, WA. His chosen place of study was 700 km from his family's home. He definitely felt the Youth Allowance system was unfair. He was faced with many dilemmas when he had to work for 12 months to become eligible for Youth Allowance through Workforce Participation (the requirements of the old Austudy system). He wants to know why country students have to prove their independent status when they are forced to leave home to pursue their studies?

**Case Study 68:**

A student aged 20, lives in Stratton, NSW. His/her chosen place of study is 45 mins-1 hour from the family home. He finds the Youth Allowance system is unfair in reference to application forms and the difficulties faced in filling them out. He also doesn't think that it's fair that the honest hard working people should find it difficult to receive any government assistance and help in the beginning.

**Case Study 69:**

A female, aged 21, lives in Fremantle, WA. Her chosen place of study is 20 mins from her family home. She does not think the system has treated her unfairly, although she has noted poor organization in the Centrelink system. There are many problems in the respect that everyone seems to have a different answer to the same question and nobody seems to know what is going on!! She finds that everybody at Centrelink tells her something different for the same problem. She would ring up and make sure that everything she was doing was correct before doing it to make sure she got her payments so that she could live, and she was assured that everything was good. Then she would get her payments cancelled and sorting it out was a nightmare. This has happened to her on a number of occasions.

**Case Study 70:**

A female, aged 29, lives on the Central Coast. Her chosen place of study is 9 hours from the family home. After having taught for 4 years in government secondary schools, she disliked every day of her working life and decided she needed to get out or risk further insanity. She is attempting her second degree. She has never received any government support. She is studying a degree (pharmacy) in an area with a high rate of employment due to shortages in the industry, particularly in rural areas. If she was under 25, she would qualify for support with no problems but due to the fact that the Australian government chooses to discriminate against her on the basis of age, she does not receive any income support and hence she has to work almost fulltime to support herself while also studying a very demanding course. The Centrelink staff told her she was eligible to receive government support when she saw them so she quit her job. Only when she was enrolled and out of permanent employment did she discover they had not bothered to ask her age and she was not eligible.

One of her best friends had a similar problem, having studied science, he began a degree in pharmacy. He studied all of first year and then while still studying, went overseas to serve in the army in East Timor. While he was away he turned 25. Obviously his income threshold was above the income threshold while overseas so his Youth Allowance payments were stopped at his own disclosure but now on his return, he finds he no longer qualifies for Youth Allowance (due to his age)

and cannot get Austudy (due to the minimum allowable study time) so he is living off nothing with his savings all gone 12 months after returning. Her siblings all received government support until they got productive jobs and paid their tax.

Many of her fellow students receive Youth Allowance even though their parents are wealthier than her single parent family, and they also have degrees. There is gross inequality in the system once you reach 25 and no one cares. She would like to see equality and uniformity between Youth Allowance and Austudy eligibility criteria.

Due to the government's lack of support for her she will endeavour, after her degree, to take her skills overseas permanently in a country that has welfare of its citizens as a foremost priority. "Thanks Little Johnny. You don't even know what its like to struggle on \$6500 a year to cover everything and not get government help. I will not give you anymore tax money once I finish. Why should I pay into a system that will not assist me? I will take my skills elsewhere, thank you very much."

#### **Case Study 71:**

A student, aged 23, lives in the Central West. His/her chosen place of study is 200 km from the family home. Centrelink cut his/her rent assistance off because s/he was away on holidays and his/her form was 3 days late. When s/he rang to see when they were getting it and when s/he would be back-paid the Centrelink staff said that s/he wouldn't cause s/he missed the cut-off with their form. S/he argued the point and had to resend a lot of information before finally after 3 weeks of being messed around, s/he got it, but with no back-pay.

#### **Case Study 72:**

A student, aged 23, lives in Bayswater, WA. His chosen place of study is about 20 minutes from the family home. He 'absolutely' feels that the Youth Allowance system is unfair. He finds it ironic that the Centrelink system will pay him to 'do nothing' (ie be on Newstart) but when he chooses to go and improve his employability by studying then he is not eligible for assistance. He stated that "I don't mind stealing to pay my way through university, that's what I'm forced to do!"

#### **Case Study 73:**

A female, aged 18, lives in Cloncurry, QLD. Her chosen place of study is 1780 km from her family home. She is not eligible for Youth Allowance as her family is means tested based on their assets. She feels this is because, even though the property is worth a considerable amount of money, her family is experiencing a dry year which will affect their income. If she wants to go home for the holidays, it costs her family \$900 for the airfare. The bus is less expensive, but then she will spend over four days of her break on the bus.

#### **Case Study 74:**

A mother lives in Thargomindah, QLD. Her daughter (17) is boarding at a school 800 km from the family home, and her son (19) is living attending a TAFE 1000 km from the family home. Her children cannot access Youth Allowance at all because their mother works part time and their father full time, and therefore their parents earn approx \$1000 over the threshold for Youth Allowance eligibility. Their mothers wages now must put her son through TAFE, and provide his board and living expenses. Her son was not able to defer his course, so he was unable to work for 18 months and earn his independence eligibility for Youth Allowance. She envisages the same problems next year when her daughter will go to university in Brisbane, however, university will cost even more than TAFE! Her children MUST leave home to attend high school and Tertiary Education. AIC (Assistance for Isolated Children) Allowance covers high school but for tertiary

education she gets no help AT ALL! Youth Allowance seems to discriminate against bush people on wages.

**Case Study 75:**

A male, aged 22, lives in Cooma, NSW. His chosen place of study is 300 km from the family home. Despite having supported himself with Youth Allowance and work while at High School, when he went to university, he was unable to gain the full amount of Youth Allowance because he had not earned the \$14,000 in an 18 month period and was therefore still considered to be dependant.

**Case Study 76:**

A female, aged 20, lives in Sydney, NSW, 450 km from her family home. Her parents are in the difficult position of being unable to support her (ie she's living off \$100 per week) and yet she cannot receive Youth Allowance benefits. She thinks that the expectation that rural students get part time jobs only dilutes our chances of getting quality education. She has friends who have 3 part time jobs. That's 12 hours that they aren't studying. It could be the difference between quality marks and passes at best.

**Case Study 77:**

A female aged 22 lives in Bookham, NSW. Her chosen place of study is 160 km from the family home. Her family has a property and earns more than the threshold for Youth Allowance eligibility, but don't have much money to actually SPEND. There are 3 kids in her family and they have not received any government assistance since they turned 16. It was not an option for her to stay at home to study or work so she had to leave home. This is the same with her brothers. They received NO MONEY to assist with leaving home and being at university. She currently attempts to 'live' off \$125 a week. This causes her considerable stress. She has one job and she chooses to spend the rest of her spare time doing voluntary work for her uni's student association. Some of her friends at uni receive (on top of money from jobs) \$400 a fortnight (!! ) so do not have the same level of stress distracting them from study.

Her family cannot afford to give her very much money and it causes them a lot of distress also. Their farm has been severely affected by the drought (but they cant receive government help for that) so they are in increasing debt from feeding sheep etc.

**Case Study 78:**

A female, aged 23, lives on the Sunshine Coast, QLD. Her chosen place of study is 120 km from the family home. She feels as if the Youth Allowance has treated her family unfairly, as her parents are expected to support three children through high school and higher education. She does not receive Youth Allowance, but her family was only \$400 above the threshold when she began to study.

**Case Study 79:**

A female, aged 18, lives in Lockington, Vic. Her chosen place of study is 370 km from her family home. She is a full time physiotherapy student at the University of Melbourne. She believes that due to the cost of living in Melbourne to study, her family should have access to some sort of allowance for her. She lives in a college because her family thought that moving from home was enough without the extra of paying bills etc. This college costs her on average \$350 a week which includes all meals but nothing extra. She believes her family should have some support in putting her through a full time course, which is 28 hours a week with no time for part time work.

**Case Study 80:**

A mother lives in Esperance, WA. Her children's chosen place of education is 800 km from the family home. She and her husband are primary producers. They have been trying to apply for Youth Allowance since January 03 for their 19 year old daughter who is full time at university, their 28 year old son who is full time at university, and their for their daughter prior to her 16<sup>th</sup> birthday. They have had interviews with Centrelink in Esperance, Milligan St and Joondalup asking for assistance in completing the forms. None of the front office staff has been equipped to assist them in their situation as Primary Producers. There has been confusion over which forms have needed to be completed. Their financial circumstances also involve a Private Company, which has suffered losses and has other complications. The FAMT does not allow for the fact that the expenses incurred by the family have all been paid from a VERY LARGE LOAN/OD. Parents of isolated children often do not have a choice other than to pay rent for a second home, living expenses and fees. Their application is still being assessed and it is now June.

**Case Study 81:**

A female, aged 19 live in Hyden, WA. Her chosen place of study is 386 km from the family home. She feels that the Youth Allowance system has treated her unfairly, as coming from a rural background make it very difficult to access any allowances. Living on her own in Perth has incurred several expenses so that she can continue studying. She needs her own car and all expenses associated with that, an extra telephone line was installed so that she could access the internet and a lap top was purchased to use as a PC and take to uni for note taking. On top of this are extra living expenses such as food, power. As she is studying a very intense course (Law) she is unable to work part-time as she knows her study would suffer and she cannot jeopardise her course. She would like to see a basic allowance introduced on the basis that she is studying full time and is living on her own.

**Case Study 82:**

A male, aged 18, lives in Talwood, QLD. His current occupation is a farm hand. His chosen place of study is 312 km from the family home. He is unable to get Youth Allowance eligibility because he has not earned \$15,000 through Workforce Participation. He wishes to become independent from his mother who, he feels, does not need to be bothered to do everything for him eg: doctors, dentist etc, as he is able to do these things for himself.

**Case Study 83:**

A female, aged 17, lives 200 km north of Coober Pedy, SA. Her chosen place of study is 1080 km from the family home. She is currently a jillaroo, participating in on-farm traineeship through TAFE. She has received Youth Allowance since she was 16, when her mother applied for assistance, as she attended boarding school 1000 km from the family home. She encountered no problems with the system. Her family home used to be listed in another persons name, and therefore the family's assets were below the threshold. But, the home has now been transferred to their name, and as she will be doing full time study next year, she is concerned that she will not receive government assistance because of the value of the family assets.

**Case Study 84:**

A female, aged 19, lives in Perth WA. Her chosen place of study is 45 mins from the family home. Apparently, Youth Allowance is going to support her, when her paperwork will be accepted. She has found it difficult to earn the required amount in 18 months through Workforce Participation because she has earnt quite a bit of money in bits and pieces while she has been studying and work more on holidays etc and it isn't taken into account.



**Case Study 85:**

A female, aged 18, lives in Nindigully-Thallou, QLD. Her chosen place of study is 480 km from the family home. She is currently completing Workforce Participation during her year off between high school and university. She thinks that the eligibility for independence should not be based on 18 months employment, but rather 14 months, so that students can receive Youth Allowance at the beginning of the study year. She thinks that the rural communication and travel (isolation from the family) and related cost of maintaining the family unit are very high when a student leaves home to study.

**Case Study 86:**

A family lives in 110 km from Mitchell, Queensland. Their children's chosen place of study is 600 and 700 km from the family home. The parents are graziers. The family failed the Actual Means Test for their second son as they included all the costs of having two sons at boarding school for that period. No consideration was given to the higher costs where they live, nor that it is difficult to separate private enterprise expenses from business expenses when on an isolated sheep/cattle property requiring extra costs of vehicles to withstand the roads, and extra petrol to access anything, extra phone calls, office within the house, cooking for the staff etc. They feel that primary producers and small business families should be exempt from Actual Means Test.

**Case Study 87:**

A student, aged 20, lives in Longreach, QLD. His/her chosen place of study is 1300 km from the family home. They are currently receiving Youth Allowance but found it hard to make the money to qualify as independent yet they were living away from home for two years before being eligible. He/she said that 'It is hard for rural children to have jobs to make the \$15 500 before they go to uni-which is when you really need it the most, especially if parents are unable to support them.'

**Case Study 88:**

A father lives in Bunbury WA. His children's chosen place of study is 200 km from the family home. His daughter hopes to undertake tertiary study next year in Perth WA. To do this she must live away from the family home. She is ineligible to receive any financial assistance. He feels this is discriminatory against rural families as they have no option but to move away from home if the students wish to pursue tertiary study. This places great financial strain on the family and in many cases is only possible if there is a significant second income. The situation would be particularly difficult for families who have 2 or more children undertaking tertiary studies at the same time.

**Case Study 89:**

A female, aged 18, lives in Garah, NSW. Her chosen place of study is 600 km from the family home. She is currently a student, living away from the family home. She has to prove herself independent to be eligible for Youth Allowance because her family cannot pass the asset test. She finished boarding school last year, and started university this year. She was working at a pub when she finished school until all hours of the night, and was receiving \$10 an hour. She is now working to support herself at a sport physiotherapy clinic (she began at 20 hours a week) but university is her number one priority, so she has had to cut her hours at her new job back to 5 hours a week to enable more time to study. She does not know how she will earn \$15 500 for Youth Allowance eligibility through Workforce Participation. She will work as much as she can during the Christmas holidays, but then she will lose her part-time job. To keep that job she cannot go home for the holidays, and will not see her family for another year. She

said it has been very hard work for her, as the large amounts of work, study and university has resulted in giving her no time to meet people and enjoy the social experience that university offers. Her family is in their second year of the drought, and with two more children in boarding school, she is doing her best to help them.

**Case Study 90:**

A female, aged 17, lives in Devonport, TAS. Her chosen place of study is 100 km from the family home. She is not eligible for Youth Allowance because her parent earn a little over the maximum threshold for benefits.

**Case Study 91:**

A female, aged 17, lives in Devonport, TAS. Her chosen place of study when she will go to university is interstate, Melbourne. Her parents earn just over the maximum threshold for Youth Allowance eligibility, and she is not eligible for youth allowance, even though her parents cannot afford to give her money to study at university.

**Case Study 92:**

A female, aged 17, lives in Devonport, TAS. Her chosen place of study when she goes to university is interstate, Melbourne. She lives with her mother and her father lives in Hobart at the other end of the state. She is ineligible for Youth Allowance due to the amount her father earns.

**Case study 93:**

A student, aged 19, lives in Devonport TAS. His/her chosen place of study is interstate (Melbourne or Brisbane). He/she does not feel the Youth Allowance system has treated their family unfairly. However, he does not understand why there is a special Abstudy for Aboriginal Australians, but the average low income white Australian can't receive benefits.

**Case Study 94:**

A female high school student, aged 16, lives in Devonport, TAS. Her chosen place of study when they go to university will be interstate, Melbourne. She is not eligible for Youth Allowance benefits because her parents earn too much money. She thinks that student who must leave home to study, and also have a part time job have enormous pressure and stress placed upon them.

**Case Study 95:**

A female, aged 16, lives in Latrobe, TAS. Her chosen place of study is 100 km from the family home. Her family cannot receive Youth Allowance benefits due to her parents income. As her chosen university is too far from the family home, she and her sister are forced to pay both enormous HECS fees *and* living costs to study.

**Case Study 96:**

A female, aged 16, lives in Port Sorell, TAS. Currently a high school student, her chosen place of university study is 300 km or interstate from the family home. Her parents earn above the threshold for Youth Allowance eligibility, and she does not receive benefits from the government. It will make it a lot harder when she goes to university.

**Case Study 97:**

A female, aged 17, lives in Ulverstone, TAS. She is currently a high school student. Her chosen place of university study is 100 km from the family home. Her parent earn above the threshold for Youth Allowance eligibility, so she will have to rely upon them for support when she attends university.

**Case Study 98:**

A student, aged 17, lives in Spreyton, TAS. He/she currently attends high school. His/her chosen place of university study is 100 km from the family home. His/her parents own a business, and she is not eligible for Youth Allowance. He/she thinks it is unfair that parents have to find the money for their children to live away from home as well as pay for the fees for university.

**Case Study 99:**

A female, aged 18, lives in Ulverstone, TAS. Currently a high school student, her chosen place of university study is 400 km from the family home. She is currently unable to receive Youth Allowance as her parents earn above the threshold. Her parents are unable to pay her university fees for her at university next year, let alone afford the fees to board in a college. Next year, she will have to either win a scholarship or take a year off the work and become eligible for Youth Allowance through Workforce Participation.

**Case Study 100:**

A male, aged 18, lives in Nindigully, Queensland. His chosen place of university study is 450 km from the family home. He took a gap year between high school and university to earn his Youth Allowance eligibility because his parent income was above the threshold. He was not able to defer his university course when he was accepted, and therefore had to reject the offer and reapply a year later, which was disconcerting. He worked in the bush to attain his 'independence' and found it difficult to be in the right place at the right time to reapply for his course. For the first two months of his study he was not receiving Youth Allowance benefits due to the 18-month eligibility period, which he found was very difficult when he was just getting started, needing to buy things like a computer. He has also noticed that students who live on-campus receive a higher rate of rent assistance than he does, living off campus, which he admits is a cheaper option in the long run, but the rent on-campus includes food and electricity and is subsidised by rent assistance, which is not taken into consideration in private accommodation. He feels the system is unfair for regional students when he looks at the situation of his cousin, Case Study 101.

**Case Study 101:**

A male, aged 18, is the cousin of Case Study 100. He lives in Brisbane with his family and he began university as soon as he finished high school. He lived with his family in the city while studying, and worked part-time, while studying, to earn his Youth Allowance eligibility. He is now a second year student living at home receiving Youth Allowance, while his cousin (Case Study 100) is only in first year struggling to live away from his family on Youth Allowance.

**Case Study 102:**

A female, aged 18, lives in South East Newdengate, WA. Her chosen place of study is 460 km from the family home. She is currently unemployed. She did not have the choice to live with her family to study to she had to move away to the city. Her mother and father have had to pay for her to live away from home as it is very hard for her to get a job in the city without any qualifications-even a waitressing job at a café! She feels that "in the bush we are very disadvantaged because we can't catch a bus or train to uni etc so mum and dad have to buy and pay for a car just so we can get home". Her parents used to receive Assistance for Isolated Children's allowance, but now that she is at university, they receive nothing, even though they are more than 50 km from an institution and are geographically isolated. "We don't choose to live away from home, we have to. Even in large towns there are few or no institutions to *choose*."

**Case Study 103:**

A female, aged 20, lives in Wandoan, QLD. Her chosen place of study for university is 3.5 hours from the family home by car. She is completely independent of her parents. Her Youth Allowance payments barely cover her food, and rent, and make no allowances for travel to and from home, textbooks and university fees. Considering she pays the lowest level rent, she feels this is quite bad. Given the slightest chance, she states that Centrelink will cancel payments, and do not consider that parent income forms take a while to get from isolated towns into the city. If there is the slightest change in her living arrangements, she is required to complete a dozen or so forms, or Centrelink will cancel payments. When she does earn a little money to cover costs, Centrelink decreases her payments, defeating the purpose of employment.

**Case Study 104:**

A student, aged 21, lives in Grass Patch, WA. His/her chosen place of study is 750 km from the family home. Currently, s/he is attending university in Perth, WA. His/her experiences with the Youth Allowance system have been:

In First Year university, s/he received \$6 a week plus Rent Assistance, and was living in the city.

In Second Year, s/he was refused Youth Allowance benefits. S/he appealed and found that Centrelink hadn't taken the family debts of their assets for the family farm, and hadn't applied the 75% discount for farm assets. Received Youth Allowance for 6 months.

In Third Year s/he decided that fighting the system became too hard and did not bother reapplying. During third year, s/he received a letter from Centrelink requesting Youth Allowance be paid back because parental income had been advised to be \$45 000 and a check with ATO had declared that it was actually \$26 000 (less than had been advised). After a phone call, Centrelink realised they had not asked for both parents.

S/he was not able to take a gap year between high school and university to be declared independent because s/he would still have to live away from home to get a job, as the closest town is 100 km from his family home.

**Case Study 105:**

A parent lives in Quilpie, QLD. The distance from his property to his children's chosen place of study is 1000 km. He is a grazier. Due to their Shire being granted Exceptional Circumstances Drought Aid he is now exempt from a lot of financial reporting requirements for youth allowance. However, he feels that there is a lot of unnecessary paperwork involved in youth allowance.

**Case Study 106:**

A female, aged 19, lives in Augethella, QLD. She is currently a tertiary student and a waitress. Her chosen place of study is 800 km from the family home. She is 18 months out of school and trying to be eligible for Youth Allowance through Workforce Participation as her study suffers due to the hours she is required to work to be able to support herself. She still is struggling because of the rules and regulations that she does meet but not the way Centrelink sees fit. She has had to pay money back in the past because the system neglected to make changes she had told them about. It is really hard for her to go to uni, work to support herself and still have time to sleep. If she can get Youth Allowance she will, but only because she wants to do better in her studies- if she could go without she would as the system makes your life so difficult.

**Case Study 107:**

A female, aged 23, lives in Darwin, NT. Her chosen place of study is 4000 km from her family home. Her experiences with the Youth Allowance system are that

she was given mixed messages about eligibility and the regulations, and ended up with the 'shorter straw'.

**Case Study 108:**

A male, aged 24, lives in Perth, WA. His chosen place of study is 5 km from the family home. He feels that the people he has talked to at Centrelink have always been fair and willing to listen, but the system itself is completely and totally unreasonable. He stated "Most people can afford to live on a Centrelink payment, however students have far more costs than an average unemployed person (such as books, transport etc) that are not taken into account, and the policies in place don't seem to recognise that students are not "bums", but intelligent people working to get qualifications to get into a permanent career.

Yet for some unknown reason (and these figures are taken directly from the Centrelink website, all assuming the applicant is single) a person on the dole (Newstart) receives \$380.10 + rent assistance while a student on YA receives \$310.10 + rent assistance, and an Austudy student receives the same as a YA student with NO RENT ASSISTANCE!!! Why do the unemployed deserve more money while the people furthering their education to get decent careers get paid a full \$70 less per fortnight while they have higher costs to live and study? How can a person on Austudy even afford to live, let alone study? Even a tiny 1-bedroom unit costs \$100 per week to rent. That is two thirds of their money gone straight away. Then factor in bills and there is about \$30-\$40 left for food. Now where is an Austudy student supposed to get the money to afford \$300 worth of textbooks per year, and transport to and from his or her place of learning. It is ridiculous! I am on Youth Allowance and I am struggling to get by as it is, however if anything goes wrong, I get shafted. If my car breaks down and I have no transport, I can't afford to get it fixed. I can't even borrow the money to fix it, because I have no excess money to pay it back with. If there is some form of medical emergency, I don't have the money to do anything about it. Students shouldn't have to rely on Salvation Army food handouts, intended for the homeless, yet that is what some of us have to do to actually eat. Centrelink needs to wake up and actually address the problem rather than try to ignore it and hope it goes away."

**Case Study 109:**

A male, aged 17, lives in St George, NSW. His chosen place of study is 600 km from the family home. He feels that the Youth Allowance system has treated him unfairly. He personally feels bad that he is relying on his parents savings to support himself while studying.

**Case Study 110:**

A female, aged 23, lives in Gosnells, WA. Her chosen place of study is 30 minutes from her home. She feels like the Youth Allowance system has treated her unfairly, as Centrelink has constantly given her the run around, not being able to explain decisions, and still owe her back payments from 6 March 2003. Staff should be trained in how to process applications correctly (the girl who did hers made numerous mistakes which she had to chase up and set her application back by a month). Centrelink should also accept responsibility - they constantly blame others for their mistakes, but will do not know whose. When they say they will chase something up it should be done (she is still waiting for them to return her call to let her know what they have done to rectify their mistake - even though she has called them chasing it up). She lives with her partner, who is a casual worker, and has had to support herself on 2 days of work while trying to uphold a fulltime study load. The couple have a mortgage and bills to pay and Centrelink have made their lives extremely difficult by not paying her what she is entitled to.

**Case Study 111:**

A male, aged 15, lives in Port Augusta SA. He is currently a high school student. The distance from his family home to his potential chosen place of further study is 320 km. He will not qualify for any financial assistance as his parents earn too much (combined about \$70 000). His parents are both working for himself and his sister to attend further study away from the family home. He really wants to study Pharmacy - and has wanted that for 3 years. He will be the first in his family to go to University. He has lived all his life on the farm with mum and dad and had 3 years in the boarding house (\$\$) until the family property was sold, which is owned by his Grandma and not his parents.

His family has taken on the challenge of supporting our education by living in the same town as where the children attend boarding school. His parents have managed to get jobs and are looking for a home to buy - and because of the expense of supporting their children's education they are reluctant to take on a loan that will jeopardise the ability for their children to further our education.

He feels a bit trapped in the fact that he can't do his chosen profession without leaving home - and this means he has to live without his family. "Not only are we expected to make the emotional choice we have to expectation that our parents have to find the money!" He doesn't want to be a huge burden, he wants to be able to help and he hopes that he can make it up to his parents one day.

Some people tell him, "Work for 18 months". He knows this is one way, but he also knows lots that have done this and the drop out rate is fairly high, going from having a steady stream of significant money and no study to having little money, and trying and get back into the study theme. And who's to guarantee that he will get a job that will earn \$15 500?

"Treat our AUSTRALIAN YOUTH with the faith that you can lead the world in EDUCATING YOUR YOUNG. And recognise that we don't automatically have financial support and the 'Partridge Family' support to achieve everything we dream! If Australia wants to claim the right say "these young Australians are OUR future" how about treating their families fair and give the country siblings a fair go to shine too.

I am very lucky to have parents willing to give me and my sister a chance they NEVER had! One can only think about the number of youth who don't have parents like mine! How many doctors, scientists, teachers, nurses, and leaders are working in the supermarket, service stations, or Unemployed? Perhaps moved out of home and living with a young family of their own! and the cycle begins again!!!"

#### **Case Study 112:**

A male, aged 19, lives in Tom Price, WA. His chosen place of study is 1655 km from the family home. He believes that Youth Allowance should be accessed through a variety of options. Living in Regional WA, the assets that your family holds to live is basically takes you over the means test for Youth Allowance, although living away from home for more than 6 years because of his education, he believes that people in the similar situation coming from regional areas should be given support. Because of this many businesses in regional areas are struggling to find people with the skills in these areas because of the lack of support given to these groups. "This challenges us to look at our supposedly responsible government, there are people are abusing the system and getting away with it, and others that should be getting it who are left with nothing."

#### **Case Study 113:**

A female, aged 17, lives in Northam, WA. Her chosen place of study is 100 km from the family home. She is a full-time student. Due to her parents income, she is not eligible for Youth Allowance, however she must live away from home to

study. Her parents have to pay her rent as she does not earn enough to cover that as well as other living expenses. They also have to support her older sister who lives in a flat in the city as well. She works part-time in a newsagency in Northam however that is only every second Saturday and she has to travel home for the job. The money she earns from this and what she saves from holiday work is all she has to live off. She knows other students who work more than her and get their rent paid each week plus receive extra money to live off through Youth Allowance (doesn't seem quite right does it!). As far as she can see she is a lot more independent than some people who live with their parents and still receive Youth Allowance payments.

**Case Study 114:**

A female, aged 19, lives in Murray Town, SA. Her chosen place of study is more than 300 km from the family home. She is a fulltime student. Youth Allowance's definition of 'independent' has meant that she has not been able to get any Youth Allowance. Her parents earn too much over the threshold but this is not a fair indication of their financial situation although this is all that the government looks at. Her parents run a farm and have debts and other bills that are associated with the farm that make it hard for them to support her in the city away from home. The problem is only getting bigger as her sister is looking to continue her education in the city next year and this will increase the strain on her family's finances. "We need people to stand up to the government and to stop the rich getting richer and the poor, poorer"

**Case Study 115:**

A female, aged 18, lives in Manjimup, WA. Her chosen place of study is 400 km from the family home. She is a tertiary student. She thinks the Youth Allowance system has treated her unfairly as owning a farm out East Manjimup means that the Youth Allowance system will not consider her eligible. She thinks that assets such as farms should not be the sole basis for eligibility- her parents struggle to support her, as assets do not necessarily mean that liquid money is available. Farming is becoming harder and harder to make a profit from, but whilst assets are the only thing that is considered, she cannot be considered for the Youth Allowance.

**Case Study 116:**

A male, aged 20, lives in Flinders Ranges, SA. His chosen place of study is 500 km from the family home. He is currently a university student. When he first left school he was unable to access Youth Allowance due to his parents assets. He had been at boarding school for 6 years receiving Assistance for Isolated Children, but it was a real struggle for his parents to pay boarding fees for his brother and rent and other living costs for him. He then took the next year off from university to qualify as an independent (earning more than the required \$15 500). When he started back at university this year he thought he would automatically receive Youth Allowance and rent assistance. However, he was told he had too much personal assets and would not be eligible until June-and he visited Centrelink in March! He now has absolutely no money left in the bank and his parents are still helping him. Finally, he is receiving Youth Allowance now. He stated that "the government is worried about the lack of educational standards in the country but they do not make it easy for those that live there".

**Case Study 117:**

A brother and sister, aged 19 and 21, live in Dairy Plains, Tasmania. Their chosen place of study is interstate, Victoria. They feel like welfare recipients, when really what they need is money to access their tertiary studies not for their HECS, to be able to study away from home. "Why should I have to have another debt on top of HECS for cost of living away from home just because our family home is on a

rural property. Plus I have to travel interstate because my chosen field of study isn't offered at the regional university in Tasmania. But we both intend to return to work in regional Tasmania."

**Case Study 118:**

A high school student, aged 19, lives in Manjimup, 150 km from his/her chosen place of study. He does not think the Youth Allowance system has treated him unfairly.

**Case Study 119:**

A person, aged 22, lives in Hallett Cove. His/her chosen place of study is 25 km from the family home. He/she is currently a tertiary student. He/she does not believe the amount of money paid to university students is enough incentive to stay studying rather than go out and get full-time work.

**Case Study 120:**

A student, aged 24, lives in Adelaide, SA. His/her chosen place of university study is a 20-minute walk from his/her family home. He/she does not think the Youth Allowance system has treated him unfairly.

**Case Study 121:**

A female, aged 17, lives in Pemberton, WA. Her chosen place of university study will be approx. 400 km from the family home. She is currently a high school student. She thinks the Youth Allowance system has treated her unfairly as her family earns too much money to be eligible for Youth Allowance.

**Case Study 122:**

A student, aged 16, live in Greenbushes, WA. His/her chosen place of TAFE study will be 75 km from the family home. He/she is currently a high school student. He/she is 'unsure/ about the Youth Allowance system.

**Case Study 123:**

A female, aged 17, lives in Yornup, WA. Her chosen place of study will be 400 km from the family home. She is currently a high school student. She thinks that there should be changes to the eligibility requirements for Youth Allowance, an increase in the funds available and a reduction in the amount of times you have to fill in the forms.

**Case Study 124:**

A high school student, aged 16, lives in Northcliffe. His/her chosen place of study will be 300 km from the family home. He/she does not know anything about the system.

**Case Study 125:**

A female, aged 16, lives in Northcliffe. Her chosen place of university study will be 300 km from the family home. She is currently a high school student. She thinks the Youth Allowance system has treated her unfairly as she is living in a small town with no employment opportunities but her parents earn above the threshold for Youth Allowance eligibility. Her parents income is still not enough to support her and her siblings. There are people in Perth who get Youth Allowance all the time, however, in her opinion, they do not require as country students do. To do anything social, regional young people have to get somewhere else, and they really don't have the money to get there. If her parents earn below the threshold in one year, and she is entitled to Youth Allowance, she generally doesn't find out until the *next* year that she was eligible. Youth Allowance does not backpay.

**Case Study 126:**



A male, aged 16, lives in Northcliffe, WA. He states that the Youth Allowance system has not treated him unfairly.

**Case Study 127:**

A high school student, aged 15, lives in Bridgetown, WA. Her chosen place of further education will be 300 km from the family home. She does not know much about the Youth Allowance system.

**Case Study 128:**

A male, aged 16, lives in Bridgetown, WA. His chosen place of further education is 300 km from the family home. He is not eligible for the Youth Allowance system.

**Case Study 129:**

A male aged 16, lives in Bridgetown, WA. His chosen place of further education is 300 km from the family home. He thinks the Youth Allowance system has treated him unfairly. He encountered a huge amount of Centrelink forms that took 3 months to fill out eligibility was granted after a cancellation notice was posted from a different office by mistake.

**Case Study 130:**

A full-time tertiary education student, aged 19, lives in Golden Cove. His chosen place of study is 1 hour from the family home. He does not think the Youth Allowance system has treated him unfairly.

**Case Study 131:**

A male, aged 17, lives in Bridgetown, WA. His chosen place of tertiary study will be 300 km from the family home. Youth Allowance has treated him unfairly because he doesn't receive it and his parents don't even earn much money. High school students who receive Youth Allowance have the advantage over young people who don't. They can start saving, and living a lot better than kids who don't get Youth Allowance and their parents don't give them any money anyway.

**Case Study 132:**

A female, aged 15, lives in Manjimup, WA. She is 300 km from the closest capital city. She does not know what the Youth Allowance system is.

**Case Study 133:**

A female, aged 20, lives in Flaxley. Her chosen place of study is 40 km from the family home. She is currently a tertiary student. She thinks the Youth Allowance system is unfair because it restricts the amount of money she can earn, meaning she can never get ahead or save for future expenses, ie textbooks/student amenities fees.

**Case Study 134:**

A female, aged 17, lives in Pemberton. Her chosen place of study will be 400 km from the family home. She thinks Centrelink should stop requiring letters every 2 weeks.

**Case Study 135:**

A male, aged 17, lives in Pemberton. His chosen place of further study will be 416 km from the family home. He does not receive Youth Allowance and does not know anything about the system.

**Case Study 136:**

A female, aged 17, lives in Northcliffe, WA. Her chosen place of TAFE study will be 2.5 hours from the family home. She is currently a high school student. She thinks the Youth Allowance system has treated her unfairly, because apparently

her family makes too much money to be eligible, but all the money her family earns goes towards debt, paying off the farm and other living costs. None of the money her family makes is actually spent on the children, so she does not know why she cannot receive Youth Allowance.

**Case Study 137:**

A female, aged 15, lives in Manjimup, WA. She lives approx. 300 km from the closest capital city. She has not been associated with the Youth Allowance system yet.

**Case Study 138:**

A tertiary student, aged 20, lives in Adelaide, SA. His/her chosen place of study is 10 km from the family home. He/she does not think the Youth Allowance system has treated him/her unfairly.

**Case Study 139:**

A female, aged 15, lives in Manjimup, WA. She lives approx. 300 km from the nearest capital city. She is currently a high school student. She is not yet 16 so she is not yet able to research eligibility for the Youth Allowance system.

**Case Study 140:**

A female, aged 16, lives in Quinup, WA. Her chosen place of tertiary study will be either 180 km or 400 km from the family home. She is not actually sure about the Youth Allowance system, and does not know anything about it.

**Case Study 141:**

A female, aged 17, lives in Bremer Bay, WA. Her chosen place of tertiary education will be 430 km from the family home. She is currently a high school student. She thinks it is really hard to get hold of information from Centrelink and she was unable to write to anyone (email or post) to gain information. There was so much involved in getting Youth Allowance that she doesn't receive it, she is just eligible for Living away From Home Allowance, which barely covers her board at boarding school.

**Case Study 142:**

A male, aged 17, lives in Manjimup, WA. His chosen place of university study will be 400 km from the family home. He is currently a high school student. He does not receive Youth Allowance and is not sure how the system works.

**Case Study 143:**

A high school student, aged 17, lives in Manjimup, WA. His/her chosen place of tertiary education will be 400 km from the family home. He/she does not yet know if the Youth Allowance system has treated him/her unfairly because he/she does not receive Youth Allowance.

**Case Study 144:**

A high school student, aged 16, lives in Bridgetown, WA. His/her chosen place of university is 350 from the family home. He/she cannot receive Youth Allowance even if he/she moves away to study because his/her parents earn too much money for him/her to be eligible. He/she does not have any reason not to stay at home until university, such as difficult family circumstances, and therefore is not eligible.

**Case Study 145:**

A female, aged 17, lives in Manjimup, WA. Her chosen place of tertiary study will be 330 km from the family home. She is currently a high school student. She thinks the Youth Allowance system has treated her unfairly because she cannot

receive Youth Allowance due to her parents business assets. She does not think she will be able to receive Living Away From Home Allowance next year when she will leave home and move to Perth for university.

**Case Study 146:**

A female, aged 17, lives in Bridgetown, WA. She lives approx 300 km from the nearest capital city. She thinks there is too much bookwork involved in the Youth Allowance system, and wants to know why Centrelink wants to know her brothers bank balance for her own Youth Allowance payments. Some regional families have assets that deem them ineligible for Youth Allowance, but they do not have money to give out to their children.

**Case Study 147:**

A female, aged 17, lives in Yanmah, WA. She lives about 350 km from the nearest capital city. She is currently a high school student. She thinks the Youth Allowance system is unfair because she cannot receive the benefits.

**Case Study 148:**

A female, aged 16, lives in Pemberton, WA. Her chosen place of university study will be 400 km from the family home. She does not think the Youth Allowance system has treated her unfairly.

**Case Study 149:**

A high school student, aged 17, lives in Manjimup, WA. She lives about 400 km from the nearest capital city. She does not receive Youth Allowance and does not know much about the system.

**Case Study 150:**

A male, aged 16, lives in Pemberton. He lives about 400 km from the nearest capital city. He is currently a high school student. He does not know anything about the Youth Allowance system.

**Case Study 151:**

A male, aged 17, lives in Manjimup, WA. His chosen place of university study will be 330 km from the family home. He does not know anything about the Youth Allowance system, and does not know where he can find out about it.

**Case Study 152:**

A female, aged 23, lives in Reynella. Her chosen place of study is 30 km from the family home. She does not think the system has treated her unfairly.

**Case Study 153:**

A high school student, aged 18, lives in Manjimup, WA. His/her chosen place of university study will be approx 350 km from the family home. He/she thinks that the Youth Allowance system has never really treated him/her unfairly, but there have just been some mix-ups at one stage.

**Case Study 154:**

A female, aged 17, lives in Bridgetown, WA. She lives approx 350 km from the nearest capital city. She is currently a high school student. She is eligible for Youth Allowance, but received no indication on deductions, on 15 January 2003, before she turned 17. She had 50% of her Youth Allowance benefits deducted. She found out through her bank statement, not through notification from Centrelink.

**Case Study 155:**

A female, aged 16, lives in Pemberton, WA. She lives almost 400 km from the nearest capital city. She is currently a high school student. She does not think the Youth Allowance system has treated her unfairly.

**Case Study 156:**

A high school student lives in Bridgetown, WA. He/she lives approx 350 km from the nearest capital city. He/she thinks the Youth Allowance system has treated him/her unfairly because he/she thinks that Centrelink is trying to cut his/her allowance by losing documentation he has already sent earlier in the month.

**Case Study 157:**

A high school student, aged 16, lives in Northcliffe. His/her chosen place of TAFE study will be 230 km from the family home. He/she is unsure about the Youth Allowance system.

**Case Study 158:**

A high school student, aged 17, lives in Pemberton. His/her chosen place of tertiary education will be 350 km from the family home. The Youth Allowance system has never treated him/her unfairly.

**Case Study 159:**

A male, aged 17, lives in Bridgetown, WA. His chosen place of tertiary education will be 2000 km from the family home. He is currently a high school student. He has not had much to do with the Youth Allowance system as yet. He believes that Youth Allowance eligibility should not depend so much on parents' income, as parents who earn above the threshold do not necessarily aid their children financially, especially if the children move out of home.

**Case Study 160:**

A female, aged 16, lives in Manjimup, WA. She lives approx. 300 km from the nearest capital city. She is currently a high school student. She does receive Youth Allowance.

**Case Study 161:**

A male, aged 17, lives in Bridgetown, WA. His chosen place of tertiary education will be 330 km from the family home. He is currently a high school student. He has never had any interaction with the Youth Allowance system, and is not sure how the system works.

**Case Study 162:**

A high school student, aged 16, lives in Manjimup, WA. His/her chosen place of tertiary education will be 300 km from the family home. He/she does not receive Youth Allowance.

**Case Study 163:**

A high school student, aged 16, lives in Manjimup, WA. He/she lives approx 300 km from the nearest capital city. He/she does not know about the Youth Allowance system.

**Case Study 164:**

A female, aged 16, lives in Manjimup, WA. She lives approx. 300 km from the nearest capital city. She is currently a high school student. She had never heard of the Youth Allowance system before.

**Case Study 165:**

A female, aged 16, lives in Manjimup, WA. She lives approx 300 km from the nearest capital city. She is currently a high school student. She thinks the Youth

Allowance system has treated her family unfairly as her parents receive less government benefits now that she is 16 than they did when she was 15. She still lives at home, and thinks they should not be penalised. The current system implies that young people should leave home at 16 as they are a burden.

**Case Study 166:**

A high school student, aged 16, lives in Manjimup, WA. His/her chosen place of tertiary education will be 386 km from the family home. He/she is currently a high school student. He/she thinks that the Youth Allowance system is unfair because it is not broad enough to capture enough of the population.

**Case Study 167:**

A male, aged 17, lives in Bridgetown, WA. He lives 350 km from the nearest capital city. He is currently a high school student. He does not think the Youth Allowance system has treated him unfairly.

**Case Study 168:**

A male, aged 16, lives in Manjimup, WA. He lives 300 km from the nearest capital city. He is currently a high school student. He thinks the Youth Allowance system has treated him unfairly because he is not eligible for benefits.

**Case Study 169:**

A female, aged 16, lives in Manjimup, WA. Her chosen place of tertiary study will be 1.5 hours from the family home. She is currently a high school student. She does not think the Youth Allowance system has treated her unfairly

**Case Study 170:**

A high school student, aged 16, lives in Manjimup, WA. His/her chosen place of university education will be 300 km from the family home. He/she does not know anything about the Youth Allowance system.

**Case Study 171:**

A high school student, aged 17, lives in Manjimup, WA. He/she lives 300 km from the nearest capital city. He/she is currently a high school student. He/she doesn't know much about the Youth Allowance system, as his mother does everything for him.

**Case Study 172:**

A female, aged 17, lives in Bridgetown, WA. Her chosen place of university study will be 330 km from the family home. She is currently a high school student. It has been over four months since her family put their forms into Centrelink, and they still have not been processed. When she lived with her mother they did not receive Youth Allowance because the system found her income was too high. However, her mother is a teacher and a single mother.

**Case Study 173:**

A male, aged 17, lives in Manjimup, WA. He lives 300 km from the nearest capital city. He is currently a high school student. He thinks the Youth Allowance system has treated him unfairly because he does not receive it due to his parents income. He also does not know anything about the system.

**Case Study 174:**

A female, aged 17, lives in Manjimup, WA. Her chosen place of study will be 400 km from the family home. She is currently a high school student. The Youth Allowance system has not yet treated her unfairly, but she thinks that time will tell as she intends to try and receive benefits when she moves away from home for university in 2004.

**Case Study 175:**

A male, aged 17, lives in Manjimup, WA. His chosen place of study will be 330 km from the family home. He is currently a high school student. The Youth Allowance system has not treated him unfairly.

**Case Study 176:**

A high school student, aged 17, lives in Bridgetown, WA. He/she lives approx 350 km from the nearest capital city. The Youth Allowance system has not treated him/her unfairly.

**Case Study 177:**

A high school student, aged 15, lives in Manjimup, WA. His/her chosen place of study is 300 km from the family home. He/she does receive Youth Allowance.

## APPENDIX 4:

**Youth Allowance Recommendations**

200 recommendations for change were submitted with the 177 Case Studies. They are listed below. Each recommendation is written in the words of the Case Study.

1. Centrelink needs to develop better intra-agency communication (CS<sup>12</sup> 9)
2. If extra expenses are incurred as a result of Centrelink mistakes, the agency should reimburse these. (CS 9)
3. Have special allowances for youth that obviously need the assistance (CS 10)
4. Review the policies for special and exceptional circumstances (CS 10)
5. Create more awareness of the system, for example high school information sessions (CS 11)
6. Make the system more flexible for those who don't quite fit into exact categories. Appeals should be better looked into, calling references and talking to GPs etc (CS 12)
7. Young people who are seeking jobs need more money, especially if they are no longer living with their families. (CS 13)
8. Be more supportive, particularly of students who are undertaking Uni degrees. Centrelink need to realise that just because parents may have the financial means to support their children, many refuse to pay the rent of their 23 year old 'child' while they're studying full time.
9. Students from Rural areas who have the initiative to move away and make a go of their lives should be fully supported. They should get the maximum living away from home- providing their parents aren't supporting them. It is a big enough culture shock to go from the bush to the city without having money stress as well.
10. I feel that the youth allowance should be more supportive of rural students wanting to make a go of life.
11. I think it is unfair that we have to take a year off so they we can afford to move out of home so we can go to uni. (CS 16)
12. I don't think rural kids should be under the same system as city people. We have to move out of home to study. It is much more of a financial strain. (CS 16)
13. I think the threshold our that our parents can earn should be higher, and that country kids should be eligible for more money than what the city people receiving youth allowance and still living at home are.
14. Why should I be disadvantaged compared to city kids just because I come from a rural area? We should receive some sort of living away from home allowance that is a correct indication of living costs.
15. More scholarships for rural people.
16. Access needs to be made easier. Access to **reliable** information, also to offices. (CS 18)

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<sup>12</sup> CS represents the number of the Case Study

17. There needs to be more Centrelink staff because there is always a long wait and the staff are often very hassled, grumpy and dare I say unhelpful!!! (CS 18)
18. I feel that the eligibility period for independence should at least be officially 12 months rather than 18 because if a customer service officer was really going by the book it would mean intending students would miss the beginning of the university/college year (CS 19)
19. For students from recognised rural environments automatics rent relief. (CS 20)
20. The 18 month Youth Allowance threshold decreased to 12 months. (CS 20)
21. There has to be a less discriminatory ways of deciding who is eligible for youth allowance and who isn't. Surely if you have a part time job whilst at uni and make a genuine effort to be self supporting, it should be enough. It makes the financial situation of the family and the student very draining when they are still totally dependent and are at 3<sup>rd</sup> and 4<sup>th</sup> year at uni, just because the family assets are over the threshold. (CS 21)
22. Why can't the living away from home allowance be extended to tertiary in the same format as for high school. ie not income and assets tested at least that would be of some help. (CS 21)
23. There needs to be some sort of system in place that take into account those people who have tried to work with the system to obtain an allowance when they can due to the assets test. Surely we can get some sort of due consideration or something. (CS 22)
24. Just fix the assets test so it is fairer to country people (CS 22)
25. An opportunity to claim education expenses for children as a tax deduction (CS 23)
26. Recognition of the fact that living away from home is a far greater expense for students and/or parents than living at home. (CS 23)
27. Rural tertiary students that were eligible for AIC and LAHFA during secondary schooling should be given a similar allowance to continue their education at university, to encourage more rural students to continue higher education. (CS 24)
28. Whilst the ruling by Centrelink, who only administer the legislation may be fair, the Dept need to look at their legislation. (CS 24)
29. there needs to be some sort of extra allowance for students who have to completely relocate themselves in order to go to University/Tafe ie increased pay, more discounts on travel (CS 25)
30. Provide an information service or network for students who are unfamiliar with city life ie catching public transport support groups, centralised health facilities as you probably no longer have family doctor when you move away from home. (CS 25)
31. Ability to email form lodgements if not already possible. (CS 25)
32. Stop penalising students as much for working whilst at uni. (CS 25)
33. Youth Allowance need to look at how many other dependant children are in their family and the other situations such as mortgage as this would show the real financial situation of a family not just the surface. (CS 26)
34. Youth Allowance paid be more in line with costs of living expenses in city where Uni is situated. It currently does not cover a reasonable standard of living. (CS 27)



35. Allow students to work and supplement their youth allowance instead of cutting it off as soon as they start earning over a certain amount (CS 28)
36. Different income assessments (CS 29)
37. Youth Allowance needs to be based on the current year and not previous years as per Family Allowance (case study 30)
38. Farmers can't have an income without land, so it shouldn't be the main consideration when considering applications for rent assistance. Of course those who have lower incomes should have more help, but rent assistance would help make the task of setting out to study easier for regional students (case study 30)
39. Some form of rent assistance should be available to all regional students, because we don't have a choice about living away from home. This could be paid directly to landlord/real estate agent account so that the government knows that its money is being spent on the right thing. (CS 31)
40. I think any student who is geographically isolated should be eligible for YA and help with accommodation (CS 32)
41. The LAWP need not be in place for minors especially. ie for kids still at school. The level of liquid assets needs to be more realistic. At \$750/pa (ie over 16 years in a lifetime) in my son's case is just basically a pathetic amount. The authorities should take into account where that money has come from. As in the case of my son...what compensation and asset can pay for the loss of a Father! (case study 33)
42. Youth Allowance should be based on necessity, rather than monetary income; especially for people who continue with study after year 12 and not take a gap year to earn independence. (CS 34)
43. Reward people who choose to continue studying, not those who take a year off. (CS 34)
44. Tax should be taken out of YA payments at normal PAYE rates. Mine weren't and I was not aware of this until tax time when I got a huge bill, which was hard to pay. (CS 35)
45. The YA system should be more transparent and accessible; distance is an element that is not usually recognised. (CS 35)
46. For rural students, automatically give them independent status so they can claim youth allowance when they leave to begin tertiary education. (CS 36)
47. Offer setting up cost for travel and transportation needs (CS 36)
48. Increase the living away from home allowance to something that is more realistic to the cost actually experienced (CS 36)
49. Reduce the study workload requirement for youth allowance to 3 full time subjects so the students can still claim full youth allowance while working (CS 36)
50. To begin courses, students need some initial money to enrol, get a kit and other items. When added with living costs and relocation costs, this is very expensive. An advance from Youth Allowance would be helpful. (CS 37)
51. People in the relocation position should be classified as independent immediately. (CS 37)
52. Use the living away from home criteria available while at boarding school during high school. The students would not get as much as Youth

Allowance but at least we understand the system, it can carry straight on from school and we know we can go from boarding school to university with friends we were boarding with from the bush. (CS 38)

53. The government could establish rural and remote student living quarters which are supported to assist bush kids to adjust to living in the city alone for the first time. (CS 38)
54. Rural and remote kids should get priority into some courses eg nursing and teaching. These areas are desperate for graduates and often the acceptance score is higher than the bush students get. They really want to do some of these professions but don't get in-at least these kids want to go back and work in the county towns where their family and friends live, and will stay long-term instead of sending city kids out who only want to be there for a few years (not many stay long term in small rural towns) and are not really interested in making a difference in a community they are working in because they are not from there and will be leaving soon anyway. The hospitals blow their budgets getting agency nurses out to fill the position-if bush kids were given priority into some of these courses and acceptance score was the not the main criteria to get in, long term workers would be found for these jobs in the bush and a lot of staff shortages would be solved. (CS 38)
55. There should be some type of support for country students that have moved to the city or away from home to study. The cost of setting them up, ongoing accommodation and even travelling home for the weekend put enormous financial stresses on the students and their families. (CS 39)
56. Look at each case for youth allowance independently. We can orally explain our needs better than a 36 page booklet. (CS 40)
57. We need some allowance for the fact that it costs much more to educate kids away from home-the current system is not adequate in this regard and is a real disincentive to country kids continuing their education. (CS 41)
58. The fact that sending kids to the city for further education is costly means that paying university fees upfront is impossible. This means that the 23% rebate for paying upfront is lost and country kids leave university with higher debt levels that are then indexed up until they are repaid. A double whammy! (CS 41)
59. No means test for country students. (CS 42)
60. People with disabilities siblings are taken into account with needs testing. (CS 42)
61. Reassess how much people receive, especially those living independently. (CS 43)
62. A better assessment of the cost of living for those living independently, especially rent. (CS 43)
63. People ought to be considered independent of their parents by (at the latest) the age of 18. (CS 45)
64. When a student is considered dependant on their family, and is not given youth allowance, their parent's family allowance should not then be cut. (CS 45)
65. Students need more than \$45/week to live on(CS 45)
66. Increased payments (CS 46)

67. Automatic processing of wages/salaries through a linked tax system (to save having to call through and wait on the phone for hours at a time). (CS 46)
68. Make it so students do not have to earn money to support themselves. I can understand the want to earn a little bit more than the government provides. However, we should not have to work to support ourselves. Studying is a full-time occupation. (CS 47)
69. Studying is a full-time occupation and the government should understand and thus help us to study. (CS 47)
70. You should not be punished if you choose to study part-time (CS 47)
71. Everyone should be entitled to receive youth allowance. (CS 49)
72. Lift levels of means to test to qualify for rural and remote studies (without independent status) (CS 50)
73. Have travel allowances for students from rural and remote areas (CS 50)
74. Lift the level of work wages obtained while studying and receiving youth allowance. (CS 50)
75. 18 months of work for independence is too long, it means that we have to wait two years before beginning studying. 12 months should be plenty. (CS 50)
76. More need to understand some of the restrictions that rural people face (CS 51)
77. Fix this stupid "independence" loophole. It's not fair that you have to earn money in order to receive it. What about those students who were focussing on their studies during high school rather than working and now need support through uni? I may not have contributed to the workforce during this time, however I think that the potential that I, along with many other uni students, have to offer the government and country once I graduate should be given some recognition. Perhaps the parental means test should also be altered to fit problems like mine into it. It shouldn't just come down to income, it should also have something to do with the cost of living (i.e. It costs my parents \$50 in fuel just to get to the nearest supermarket because they live in such a remote location - that's \$100 that they can't send down to me every week to help out) (CS 52)
78. Independent YA should be considered after 15 months of leaving school, not 18 months, so long as the amount to be earned has still been met. (CS 53)
79. In EC declared areas, access to YA should be made available to those who
  - a. get Income Support OR
  - b. earn a similar amount (to Income Support) from off-farm employment.
 \* the latter suggestion is actually saving tax payer dollars. (CS 53)
80. Look into each application, and see why they need it. See official documentations to where you have been accepted, how far it is from your home, how many children your parent support, is your parent single, the list goes on. But just because I'm not on the dole or my skin isn't aboriginal doesn't mean I can't receive anything. I find the system to be unfair and unjust. (CS 54)
81. The system needs to be changed to make it fairer to country people. (CS 55)
82. Rural students should be paid an allowance regardless of family income to compensate for the governments reluctance to provide tertiary education

- in regional areas, similar to the AIC Allowance for Primary and Secondary students. An income test (with a threshold equal to the basic wage) then determines how much additional allowance is payable. (CS 56)
83. Centrelink needs to employ specialist-trained staff in their frontline (counter enquires/call centre) as well as those handling the paperwork. Employees with rural backgrounds should hold these positions if they are available. (CS 56)
  84. Paperwork required should be simplified (CS 56)
  85. The Means Test (all 36 plus pages) abolished for parents earning below the average basic wage. (CS 56)
  86. Youth Allowance should not be related to parent income and assets. If students need to study away from home because of geographical isolation then they should be able to access that education on an equitable standing of students living at home. This means receiving some allowance that realistically covers the cost to live away from home and study. Most university students work part time over their holidays to earn money to pay their way. With a little more financial help for rural and remote students, the financial situation for families from the bush would be greatly eased. (CS 57)
  87. There should be more incentive to work while on Youth Allowance benefits (CS 58)
  88. Made available to all students whose place of education such that they must seek non-family accommodation (CS 59)
  89. Lowering the age of independence to 18 rather than 25, allowing young people to live their lives independent of their parents. (CS 60)
  90. Increasing the amount of money paid to students so that full-time students can actually study full-time rather than taking on part-time jobs. (CS 60)
  91. Allowing students to access extra money (that doesn't have to be paid back) so that they can at least pay for their course materials. (CS 60)
  92. Students on Austudy should be allowed access to rent assistance. They are under the same constraints as students on youth allowance, many do have to rent a house or apartment in order to study and they should have access to rent assistance. (CS 60)
  93. Declaration of de facto relationships. People in de facto relationships should not receive less money overall than two people living in a sharehouse arrangement- the costs are still the same, so why should the payment decrease (especially when there is a child involved). And the computer system that Centrelink uses should be updated to grant same-sex couples the same rights as heterosexual couples. (CS 60)
  94. Obviously the means by which you are classed as independent needs to be assessed. However, this may lead to our city friends taking advantage of their situation. So, perhaps the simplest solution is a provision for a rent/living allowance made specifically to us country folk. After all we are doing our bit to increase the standard of living of the country by studying. (CS 61)
  95. Regional students get a raw deal. I recognise that part of the governments strategy is to make it as demeaning and as humiliating as 'reasonably' possible to apply for benefits to discourage people from applying for them... I was pretty humiliated when I started crying on the phone to a guy handling my claim! But this was the first time I had applied for Youth

- Allowance and the help I got was bare minimum, and patronising. Also why every time I move house and Centrelink office do I have to provide my documents all over again? (CS 62)
96. Mutual obligation is a mutual thing right? So how is the government doing it's bit by shutting down the Perth city office and reducing access (CS 62)
97. Get the different areas to talk to each other (CS 63)
98. That eligibility looks at hours of study rather than part time full time, this effects how job network cards are issued (CS 64)
99. I think that standard of living should come into how much a person receives. Someone's family may have assets but they might not be able to access the money due to legal reasons. I think this needs to be looked at. (CS 65)
100. That Centrelink consider both financial and other circumstances that the immediate family faces (CS 66)
101. Shorten the qualifying period from 18 months to 12 months or less. Ideally if there has to be a time-frame, 6 months with less accumulated funds. (CS 67)
102. Make the people who should receive youth allowance be able to receive it more easily (CS 68)
103. Many of my fellow students receive youth allowance even though their parents are wealthier than my single parent family and they also have degrees. There is gross inequality in the system once you reach 25 and no one cares. I would like to see equality and uniformity between youth allowance and austudy eligibility criteria. (CS 70)
104. People that you can understand on the end of the phone would be a start, weather it be because of an accent or because you are supposed to automatically know what they are talking about. it would also be nice to be treated like a human being. A lot of people who are at uni get treated like no- hopers at Centrelink. What they should understand is that we are all human and that a smile and a friendly disposition go along way. (CS 71)
105. Id like to be eligible for support (CS 72)
106. Means test should be based purely on the annual income and not assets. (CS 73)
107. More help is needed with travel costs home (CS 73)
108. A boarding allowance for bush people attending tertiary studies, along the lines of Assistance for Isolated Children (AIC) Allowance. (CS 74)
109. To look at rural families personal income not consider the land that they own as an asset, despite what many bureaucrats would think you can't just sell one drought plagued paddock to send your child to uni for 6 months. (CS 75)
110. The threshold for eligibility has to be lowered. (CS 76)
111. Give money to individuals who study, not just based on their parents income. (CS 77)
112. There should not be a difference between what a student receives when their parents are together or divorced. (CS 77)
113. There should be greater opportunity for people from farms to receive money. (CS 77)

114. Old enough to get the dole and be tried as an adult should mean old enough to be an independent for youth allowance!!! (CS 78)
115. I also believe it is unnecessary for me to hand in forms every week when I don't work, my partner is already handing in forms for his income.... WHY DO YOU NEED BOTH OF US to tell you what he is earning??? (CS 78)
116. Families should have some form of financial support when they pay for their children further education. (CS 79)
117. would like to see a basic allowance introduced on the basis that I am studying full time and am living on my own. Would like it introduced as soon as possible. (CS 81)
118. If you are currently studying full time and can prove that you should be able to access a basic allowance to ease the burden regardless of your parents assets and income. (CS 81)
119. If you have moved away from home this should make you independent, even though your parent/s are there to support you if needed (CS 82)
120. I guess it will be a different situation next year as the family property has now been passed onto my parents. Last year my parents had no problems as they did not have the property in their name. I guess the asset may now be a hinder even though, the property can not support the employment of other persons. (CS 83)
121. That you don't have to earn over a certain amount within 18 months. (CS 84)
122. you should also be able to be independent if you're not living with your folks!! (CS 84)
123. Eligibility period for independence should be 12-14 months, not 18 months. (CS 85)
124. Off campus students should be given a token for food, electricity, travel and internet connection (CS 85)
125. Recognition that if a child is already receiving Centrelink and the family is already has a Centrelink registered number then the originals of birth certificate etc should not have to be presented again. Unnecessary paperwork. (CS 85)
126. Primary producers and small business families should be exempt from the Actual Means Test (CS 86)
127. Once YA is granted, either as independent or dependent for students, they should be treated as students and separated in Centrelink's welfare recipient list. They should not have to notify Centrelink of all changes eg any outside income as the income bank does not consider all the costs incurred by students-accommodation, books, food, travel/car expenses. Students shouldn't have to notify Centrelink when travelling as part of their course-a lot of unnecessary expense and time by the department and student and unnecessary letters posted frequently with each change of address. They cannot use home as a constant as they would only be paid the 'at home' rate for the duration. (CS 86)
128. If the Federal Government is serious about encouraging young people to continue their education and perhaps bring their skills back to rural areas they must consider some financial assistance for families. (CS 88)
129. Financial assistance to rural students who must leave home to undertake tertiary study. This should be non-means tested. (CS 88)

130. The amount of money a female requires to receive youth allowance is lower than that of males, because generally males are paid more for their work, which is often manual labour and heavy work. (CS 89)
131. All students who have to travel a fair distance from home to study should receive an allowance. (CS 90)
132. Remuneration for students trying to receive benefits (CS 93)
133. Allowances for young people no matter how much their parents earn. (CS 94)
134. Allowances for people living in rural areas who have to move to attend tertiary education. (CS 94)
135. Allowances for university students who have to have part-time employment as well as study. (CS 94)
136. Some form of assistance should be provided to middle-class students who are forced to move away from home to study. (CS 95)
137. Lower the family income threshold to make it easier for families to be eligible for youth allowance (CS 96)
138. Student having to move for tertiary education should get assistance because if the students must have part-time jobs it will affect their study, which can ruin a life career. (CS 96)
139. All students should receive government assistance. (CS 97)
140. If students have to travel far from home to study they should be compensated (CS 97)
141. Make an allowance for students who have to live away from home to further their education. (CS 98)
142. Lower the limit for youth allowance eligibility in respect to parent's income. (CS 99)
143. Make a special allowance for students who must live away from home to study. (CS 99)
144. The 18 month eligibility period for youth allowance should be reduced to 14 months so that payments can begin with the school year. (CS 100)
145. All TAFE/university students who don't have access to an institution in their own town should be at least eligible for an adequate living away from home allowance. (CS 102)
146. For equity in education we need to be able to live somewhere and be able to pay for it. (CS 102)
147. There should be a separate eligibility criteria for rural students, taking into account the rent they pay, and travel. (CS 103)
148. The youth allowance eligibility should not only be based on parents income but also the number of dependent children they have, as this, obviously, influences the availability of money. (CS 103)
149. Students who have to live away from home should receive at least rent assistance. Criteria for assessment should be the same as for AIC allowance eg more than x kilometre from educational institutions. (CS 104)
150. Less paperwork (CS 105)
151. I think a study should be done into realistic living and studying expenses and the rate of benefits received should be raised accordingly (CS 108)

152. Make youth allowance based on location and need of child or person studying rather than being tested on parents income (CS 109)
153. Staff should be trained in how to process applications correctly (the girl who did mine made numerous mistakes which I had to chase up and set my application back by a month). Centrelink should also accept responsibility - they constantly blame others for their mistakes, but will do not know whose, - when they say they will chase something up it should be done (i am still waiting for them to return my call to let me know what they have done to rectify their mistake - even though I have called them chasing it up). (CS 110)
154. To be recognised the need of financial support to further education, by the time we leave school, we are young adults and not children hanging out for pocket money from mum and dad!! (CS 111)
155. We are also independent, we can drive a car, some of us vote - don't treat us like we don't need help. I don't want to have to leave home with a fight or pregnant partner! I want to leave home to further my education and hopefully come home to share it!! (CS 111)
156. It should be based on Individual income for regional students and on family income for city students. As the cost of living regionally effectively meets the salary that people get in regional areas. A regional area should be defined as anywhere above the 26th Parallel (CS 112)
157. Independence should not be based on how much money you or your parents earn or have (CS 113)
158. Change the meaning of independent or at least make it easier to get a 'living away from home allowance'. (CS 114)
159. look beyond a family's non-current assets, and instead also consider the liquid money being made, and whether this allows a family to be able to support another who is living away from home. (CS 115)
160. If a student meets AIC criteria, then they should automatically be eligible for a similar amount of money to help with rent. After all their home has not changed and the educational institution in my case is still 500 km from the family home. (CS 116)
161. The legislation needs changing so that Youth Allowance is an access payment not a welfare payment (CS 117)
162. Youth Allowance clients need more phone contact, to call through the hours worked rather than having to hand in forms every fortnight. )(CS 120)
163. More money for Youth Allowance clients (CS 122)
164. There should be changes to the eligibility requirements for Youth Allowance (CS 123)
165. An increase in funds available (CS 123)
166. Reduce the amount of times we need to fill in forms (CS 123)
167. Lower the income threshold amount for eligibility so that country students can be provided with assistance. (CS 125)
168. More strict requirements for people who do not go to school but receive Youth Allowance (CS 125)
169. Less strict requirements for Youth Allowance eligibility (eg lower the Workforce Participation requirement, or the parental income threshold) (CS 127)



- 170. Make the system fairer for young people (CS 128)
- 171. Easier Centrelink forms (CS 129)
- 172. All 'poor kids' should be eligible for Youth Allowance, irrelevant of family income. (CS 131)
- 173. Young people who are not eligible for full Youth Allowance should at least get a little bit to of money help them out if their parents don't. (CS 131)
- 174. Centrelink should not require letters and forms to be lodged every two weeks (CS 134)
- 175. Have more information about the system accessible and available for young people (CS 135)
- 176. Centrelink should look into the family circumstances a lot more and not just say 'no, you earn too much we are not giving you any money'. There should be a special circumstance procedure. (CS 136)
- 177. Have the option to lodge work hours over the phone or email rather than having to fill out forms every fortnight (CS 138)
- 178. Have Youth Allowance available for young people starting Year 11 rather than at the age of 16 (CS 139)
- 179. Centrelink should have more people to answer queries on the hotline. (CS 141)
- 180. A readily available email address that we can write to in order to gain information about the system (CS 141)
- 181. Easier process for forms (CS 143)
- 182. More money for students who have to travel further (CS 143)
- 183. The opportunity to be eligible for Youth Allowance, independent of parental income, even if your parents have a place for you to live with them. (CS 144)
- 184. Less questions, more help from Centrelink (CS 146)
- 185. More contact phone lines with Centrelink (CS 146)
- 186. Competent Centrelink officers (CS 146)
- 187. Don't base Youth Allowance eligibility on family assets (CS 146)
- 188. Cater for more categories of living (CS 147)
- 189. Acknowledge that some people are not eligible for Youth Allowance but need it. (CS 147)
- 190. Supply application forms to obtain Healthcare and Welfare cards for people over 16. (CS 148)
- 191. Centrelink should always give notification of any payment changes (CS 154)
- 192. Centrelink needs to give written explanations for changes to payments. (CS 155)
- 193. Centrelink needs to look at the documentation they already have instead of sending the forms to us over and over (CS 156)
- 194. More information easily accessible and available about services (CS 158)
- 195. Youth Allowance should not depend so much on parental income (CS 159)

REGIONAL TERTIARY STUDENTS AND YOUTH ALLOWANCE

- 196. Make Youth Allowance more well-known (CS 164)
- 197. Make Youth Allowance more broader (CS 166)
- 198. More money for Youth Allowance recipients who move away from home (CS 168)
- 199. Faster processing of applications (CS 172)
- 200. Information needs to be given to High School students (CS 174)

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**Survey was included in publications of:**

- Augusta-Margaret River Mail: 15 July 2003, 13 August 2003
- Heywire 2003 flyer: 2003

- Isolated Children's Parents Association newsletter: May 2003
- National Rural Medical Association newsletter: April 2003
- YAC CHAT (WA Youth Advisory Council newsletter): August 2003

**Information also obtained from:**

***Organisations:***

- Devonport City Council
- Margaret River Centrelink office
- Student Rights Advocate, Southern Cross University
- University of Western Australia International Research Unit
- Western Australian Federation of Rural Youth

***Websites:***

[www.alchemistfoundation.org](http://www.alchemistfoundation.org)

[www.dest.gov.au](http://www.dest.gov.au)

[www.facs.gov.au](http://www.facs.gov.au)

<http://guild.murdoch.edu.au/eag/>

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[www.infoxchange.net.au](http://www.infoxchange.net.au)

[www.thesource.gov.au](http://www.thesource.gov.au)

<http://au.groups.yahoo.com/group/youthgas/messages>

[www.yarn.gov.au](http://www.yarn.gov.au)

**Other contacts:**

- Setyo Budhi: Infoxchange
- Vince Callaghan: Deakin University
- Erin Clarke: Centrelink National Student Services Partnership Group
- Emily Downie: AFFA
- Carmel Elliot: ICPA Qld Inc. (Isolated Children's Parents Association)
- Sue Finnegan: Youth Allowance, Department of Family and Community Services
- Shane Fisher: Curtin University of Technology; Alchemist Foundation
- Chris Folley: School Leaver Program
- Sally Hays: Shire of Augusta-Margaret River Community Development Officer
- Darlene Herbert: Manjimup Senior High School
- Hon. Barry House: Member for Vasse, Government of Western Australia
- Richard Lenn: Youthgas
- Merv McKillop: Margaret River Senior High School
- Justine McSweeney: ABC Heywire
- Zaneta Mascarenhas: National Union of Students

- Brian Middleton: President, Margaret River Senior High School Parents and Citizens Association
- Anne Mills, manager ASWA (Advocacy South West Accommodation)
- Diny Monaghan: Western Australian Department of Community Development – Office for Children and Youth, Rural Youth Development Officer
- Alan Robson: Vice-Chancellor, University of Western Australia.
- Rachel Schmitt: University of Western Australia
- Edward Seaford: Family and Community Services
- Naomi Sunderland: University of Queensland
- Judith Skene: University of Western Australia Transition Support Program coordinator
- Rachel Thompson: ex-Welfare Officer National Union of Students.
- Barbara Whalen: Murdoch University Guild
- Juanita Wheeler: Queensland Greens

**Federal Government Contacts:**

- Hon. John Anderson: Minister for Transport and Regional Services
- Hon. Larry Anthony: Minister for Youth
- Dr. Alan Eggleston: Senator for Western Australia
- Chris Ellison: Senator for western Australia
- Hon. Geoff Prosser: Member for Forrest
- Sue Knowles: Senator of Western Australia
- Ross Lightfoot: Senator for Western Australia
- Zoe McKenzie: Advisor to Dr. Hon. Brendan Nelson
- Peter McConnell: Advisor to Hon. Larry Anthony