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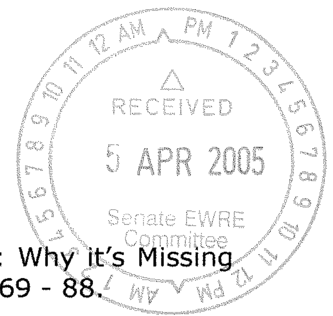
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THE PROBLEM OF POVERTY AMONGST TERTIARY STUDENTS: WHY IT'S MISSING FROM THE POLICY AGENDA.

Judith Bessant.

Abstract

In this article two questions are addressed. The first is whether there is sufficient evidence to demonstrate there is a significant experience of poverty amongst university students. The second question is, if student poverty is a significant problem, then why hasn't it become an issue to which government officials and people outside government pay serious attention?

The article is confined to an exploration of two factors that appear influential. The first relates to the minimal political efficacy of students, which I suggest is linked to their general social status and to popular narratives that tertiary students are a privileged group. This also reinforces the widely held belief that student poverty is a positive 'character building' experience for young people. The second factor which helps explain the omission of tertiary student poverty from the policy agenda concerns the absence of ethnographic information on tertiary student poverty.

It is slowly being recognized that there are good reasons why Australia's self-portrait of an egalitarian society should be queried. Income distribution and unemployment data collected and analyzed by economists like Harding, Lloyd, and Greenwell, (2001), Saunders (2002) and Dawkins, Gregg and Scutella (2002) points to an increasingly unequal distribution of national income. Against this background welfare lobby groups seek to establish poverty as a core social problem requiring a national policy response. In this process various social groups including the long-term unemployed, low-wage workers, single parent families and indigenous Australians have all been identified as being especially susceptible to poverty. Yet one group is strikingly absent from this profile of people in poverty – tertiary students. In the context of lively talk about the 'enterprise university' and 'academic capitalism' there is evidence suggesting a significant increase in student financial hardship and debt. The evidence for this proposition coincides with the Australian Howard Coalition government presiding over dramatic decreases in the level of public funding of universities while systematically talking down talk of crisis.

In this article I address two questions: firstly whether there is sufficient credible evidence to demonstrate that there is significant experience of poverty amongst university students. To do this I draw on material from my survey of 2,300 of university students in the inner city and Melbourne metropolitan carried out in 2001-2002 (Bessant 2001). In that survey, 34 percvent of respondent claimed financial hardship impacted negatively on their lives and general well-being, while over half of those surveyed said their health was being negatively affected. These findings coincide with the findings of other investigations which I also draw on (Long and Hayden 2001, Newton and Turale 2000 pp. 29-43, McInnis, James and Hartley 2000, and Wilson 2000). As I indicate,

given the kinds of policies that have been implemented from the late 1980s, this finding is not surprising.

Secondly if, as I demonstrate student poverty is a significant problem, why has it not become an issue to which government officials and people outside government pay serious attention? In establishing why student poverty has not made it on to the policy agenda, I draw on the work of policy theorists like Schon (1980), Yeatman (1990) and Brooks (1994) Kingdon (1983), and Lewis and Considine (1999, pp. 393-405) and their accounts of the policy-making process. While a full explanation of why student poverty is missing from the national policy agenda is too large a task for a short article, I confine myself to considering two sets of factors that appear influential. The first relates to the minimal political efficacy of students, which relates to their general social status and narratives that they are a privileged group. This also relates to the popular idea that student poverty is a positive 'character building' experience for young people. The second factor which helps explain the omission of student poverty from the policy agenda relates to the absence of ethnographic information on tertiary student poverty.

Student Poverty and Quality of Life: the Evidence

What is apparent from research is that today many university students survive on earnings well below the Henderson poverty line, (Australian Council of Social Services ACOSS 2001, ACOSS 2002, see also McInnis et al 2000a and 2000b). Even those 'lucky enough' to receive AUSTUDY have an income 37 per cent below the poverty line. One salient indicator of the growing financial strain on tertiary students is the increasing number of students needing to supplement their income with paid employment (Bessant 1999, McInnis, et.al 2000 b, Wilson 2000, Long and Hayden 2001). According to McInnis et.al. (2000) 26 per cent of first-year students reported part-time or casual employment as their main source of income in 1994. By 1999, that figure had increased to 37 per cent. The proportion of students working for eleven hours or more in paid employment rose from 40 per cent in 1994 to just over half of the study's respondents in 1999. McInnis et al (2000 a) observed a pattern of less attachments and commitment to university life and study on the part of students working long hours in paid employment. Long and Hayden reported similar findings that students work 15 hours a week on average, with 70 per cent of full-time undergraduates employed during semester, and 87 per cent of part-time undergraduates working during semester (Long and Hayden 2001).

In Australian universities, not only are seven in ten full-time undergraduates employed during the semester, their work hours are often substantial with an average of 14.6 hours per week for males and 14.4 for females (enough to impact negatively on CYA payments) (Long and Hayden 2001 p. 13). The student union concurs with these figures. According to Stuart Rosewarne, National Tertiary Education Union (NTEU) President:

> One of the biggest changes we have noticed is how many students are working. A few years ago, 20 per cent worked full-time, and the remainder would work 10-12 hours a week. Now I'd say those proportions are reversed. (University of hard knocks *SMH* 7 August 2000).

In 1999, the President of the National Union of Students, Jacob Varghese noted that:

> Many students, whether receiving income support payments or not, are active in the labour force particularly in the casual labour market. This reflects their financial need and the inadequacy of other income sources including government income support payments. Over 60% of higher education students aged 15 to 24

> have some involvement in the labour force (Varghese, Raab and Miller 1999 p. 3).

One submission to the Higher Education Inquiry from James Cook University observed large numbers of students seeking employment (Gelbart and Knight 2001). It was noted that many of the students registering for work through the university's employment service said that unless they found employment they would be forced to withdraw from university because they could not survive on their current income (Gelbart and Knight 2001).

This data sits alongside anecdotal evidence and media reports of full-time students putting their studies and health at risk to earn their keep by working long hours in paid employment (*Sydney Morning Herald* (*SMH)*, 24 November 1997; *SMH*, 7 August 2000). There is also some evidence emerging about the unlawful avenues open to students. There are for example reports of students turning to prostitution as a way of supporting themselves through their degrees (*Sun-Herald*, 4 May 1997; *West Australian*, 30 May 2000). According to media reports growing numbers of tertiary students are turning to prostitution as a way of supplementing their income ('This woman sells her body to buy an education', *Sun Herald,* May 4 1997; 'Students sell sex to pay study fees' *West Australian,* May 30 2000). Other sources including the National Union of Students maintain that students have been forced to turn to crime including drug dealing and petty theft as a way of getting through their studies (National Union of Students (NUS) 2001).

Insecure employment and inadequate incomes clearly impacts on students' quality of life and health. As one respondent noted: 'I never know if I am going to get enough hours so it's hard to organize uni around the fact that I have to take all the hours I can get' (Bessant Survey 2001). The inability to plan and uncertainty adds to the pressure:

> I can't plan to do things because I never know about my finances some weeks I don't have money to buy lunch, others I do (Bessant 2001).

In my own survey students commented on always feeling tired in their attempts to combine study and work. Some spoke of 'lacking sleep', finding it hard to concentrate, feeling 'rushed', having 'no time to relax', and not having time to spend with their friends and family.

If students are unable to 'balance' work and study commitments, the study component is typically reduced. This raises questions about the quality of the education received which can mean a loss of opportunity for the individual and the wider community (Gelbart and Knight 2001). There is also a loss of opportunity and resources for students who withdraw before completion of their degree. According to McInnis et.al (2000a) the main reasons for students withdrawing and disengaging was due to demands placed on them by employment (McInnis et.al 2000a).

The increase in the number of 'working students' confirms what most academics already know. The phenomenon of part-time study combined with part-time or full-time work raises a range of issues for universities. It means less time for both formal study and extra curricula activities, while the problem of student poverty has a direct impact not only on the student's health, well-being and education, it also effects the fiscal viability of some campus services and facilities (ie., university cafes). These observations are supported by the experiences of university students interviewed in the AVCC study and my study.

Students explain how they work in order to study, but then can't study because they have to work. For some, it was a 'lack of time for studies and reading', and although work provided 'comfort financially it impacted on amount of research [they] could do':

> You have to balance between work & uni assignments, you have to prioritise always, but you can't give up because work gives you money to spend for school (Bessant survey 2001).
>
> The only problem I find is a diminishing study ethic due to work-related tiredness. You feel like you have no other choice but to work so you can pay for the things you need. It really does have an impact on your study/university commitments (Long and Hayden 2001, p 15).

The nature of their employment, (ie, whether it is secure, regular, or casual) has a variable impact on students' capacity to study. For students with regular secure work, planning class attendance and regular study arrangements was not a problem, but for those reliant on insecure work, the capacity to plan and attend regular tutorial, lectures or simply to be on campus at set times was extremely difficult. The casual nature of work disrupts planned study routine:

> I cram 20 hours into 20 days and pick up any extra shifts so balancing uni and work is at times quite difficult. Often I get no, or little notice and have to turn up for work when I am suppose to have a lecture. If I don't I don't get to keep my job, and if I don't keep my job, I have no money to go to university (Bessant survey 2001).

On a similar note one student explained how 'uni takes second place to work rosters', and how:

> ... irregular times at KFC made balancing difficult, I had to put everything into my diary and some lecturers were not flexible at all with tute times to cater for work times (Bessant survey 2001)

The need to work long hours while also studying is reshaping tertiary education in significant ways. When students attend class exhausted by their employment, when students can hardly stay awake after a night of stocking the shelves at the local supermarket, or similar nightshift work, the value of their education experience is undermined. As one respondent in our study explained:

> you might have to do nightshift at any time which makes it very hard to attend morning lectures (Bessant 2001).

When students are unable to attend lectures or tutorials, or submit assessment due to such commitments, the quality of their education is undermined. This is to say nothing of the quality of life that many tertiary students experience.

None of this should be all that surprising given what we know about the kinds of policies that have an effect on young people. Reports of the fiscal strains associated with being a tertiary student (Long and Hayden 2001, ACOSS 2001, Newton and Turale 2000, Turale 2001) come at a time when the effects of two important government policy changes can begin to be properly assessed. The first was the Hawke Labor government's reintroduction of a form of 'tuition fees' through its Higher Education Contribution Scheme (HECS) in 1987. (HECS proved to be the prelude to the introduction of full-fee paying programs and post-graduate fees). The second came in 1996-7 when the Coalition government 'rationalised' the system of payments available to young people by introducing the Common Youth Allowance (CYA). The replacement of Austudy with the Common Youth Allowance, and more stringent eligibility criteria, harsher parental means testing and an increase in the independent age criteria - to the age of 25 years - has

meant that many students receive reduced levels of income support. (The Youth Allowance is for full-time students under 25 and unemployed people under 21. Austudy is for full-time students 25).

Recent Government Policies

The Higher Education Contribution Scheme (HECS) that was introduced in 1988 by the Hawke Labor government delivered a wonderful revenue-raising mechanism. While the Hawke government did not contemplate substituting HECS revenue for government expenditure the Howard government has shown no such reluctance. Since 1996 the Howard government has been actively substituting HECS revenue for government expenditure.

The Howard Government claimed that the private benefits of HECS were greater than a charge that represented just 23 per cent of the average course cost (Andrews 1999). Given that HECS was a flat charge across all courses, the share of course costs also differed, from 35 per cent of costs for some courses to 13 per cent for others (Andrews 1999). The government's response was evident in the 1996-7 Budget. HECS was dramatically increased in this first Howard Budget while funding for universities was cut. The government increased HECS charges. The 1996-97 Budget raised the level of student contributions across all three course group bands to 43 per cent of costs on average (DETYA 2000, p.11). Post-1996 HECS repayments were determined by the type of course a student was enrolled in (from $3300 to $5500 pa). The Howard governments lifted 'restrictions' on students' payment of 20 per cent of the costs of their degree and lowered the income thresholds at which HECS repayments would be deducted (from an annual income of $28,000 to $20,700) and introduced a differential HECS scheme. (In consequence now the means-tested thresholds are low, the rates of private contribution are amongst the highest in the world for a public higher education system). It also saw a decline in the capacity of many universities to provide quality teaching and research due to under-funding (Productivity Commission 2002). (This has occurred because the Howard government began cutting its funding faster than the value of revenue from HECS, producing an overall effect of increasing private contributions to university funding, while making access to Australian universities an expensive 'choice').

Prospective mature age students were the main group affected by the changes, with enrolment applications falling by 13 per cent. According to Professor Wilson of the Australian Vice-Chancellors Committee (AVCC), students were discouraged by policies that produced a lowering of the income threshold. This is because many worked part-time and earned more than this threshold allowed ('HECS fee changes hit women' *The Age* October 2 1996). This meant that students who worked to support themselves while studying were having to carrying additional costs. For those students, lowering the threshold had the direct and immediate effect of reducing their income because they were earning over the newly designated threshold, and thus were required to repay their loan.

Youth Allowance and Parental Means Testing

The introduction of the Common Youth Allowance (CYA) in mid-1998 meant major changes to income support for young people. Raising the age of eligibility for Austudy to 25 years lengthened the period of dependence from 22 to 25 (Birrell, Dobson and Smith 1999, ACOSS 1997).

Under the new arrangements, a student in 2001 living at home with a combined parental income of $33,500 receives $40 a week, while those with parental income exceeding $39,000 do not qualify for any income support. If a student's parents provide the primary source of support, it follows that the financial resources of their family is a critical factor in terms of the students standard of living.

These new arrangements were based on the assumption that parents would and indeed could hand over part of the household income to 'their' tertiary 'student-child'. Such assumptions however are largely fantasy. Not all parents earning above the threshold can provide the income support needed to underwrite a young adult enrolled into a university program because they have other financial commitments. And, in some cases parents who earn above the threshold simply may not chose to finance their 'child' through university -who may be up to twenty five years of age. As one student told the Australian Vice-Chancellor's Committee:

> Not all parents who earn a decent income necessarily hand out money to their children. I find Youth Allowance definitions of dependent and independent very inaccurate. I'm considered independent because I live 'at home' with my mother. However, I still pay board, buy groceries, part of the electricity and telephone bills (Long and Hayden, 2001, p. 5)

It is also worth noting that parental income tests do not take into account parental debts or disposable income which means that parents with heavy mortages, child maintenance payments, and other debts including their own HECS bills cannot afford the 'luxury' of providing the level of support assumed by government. One respondent to our survey made this point:

> I am not eligible for Austudy because the government says my dad earns too much. I live with him and his second family and three half sisters who are much younger than me. I can't afford to live on my own and feel a real burden on my father. I don't like to ask him for money because he always seems to be worried about making ends meet. I work part-time to try to help, but even that is not enough when it comes to buying all the books and just having enough money to get around and do things (survey 2001).

In 2001 the full Common Youth Allowance and Austudy was $290.10 a fortnight. From 1998, students under 25 years and receiving CYA had their allowance reduced once a student's parents' combined annual income reached $23,500.5. A student living at home, with parents earning $33,500 received just $80 a fortnight (Birrell, Dobson and Smith 1999), while a combined parental income of $39,000 would remove any eligibility for income support. Szukalsak and Robinson (2000) reported that the parental income test and actual means tests attached to CYA contributed to the cancellation of payments to 23,636 young people between 1 July , 1988 and 22 January , 1999, 50 per cent due to their parents' income.

Changes to university students' income support arrangements increased levels of poverty and forced many to compromise their education by having to take-on full or part-time work. As one respondent to our survey noted:

> Work often interferes with time for studying, sometimes I find it hard to fit work and going to university in (survey 2001).

The need to work appears to have increased in line with restrictions on the availability of access to income support. In our study of Melbourne metropolitan tertiary students, 76 per cent of them engaged in part-time and full-time work, reporting also that it impacted detrimentally on their capacity to study.

From September 1998, a third of full-time undergraduate students were receiving CYA, and of these, many were getting only a partial allowance (Birrell et.al 2000). Of those 'lucky enough' to receive a full income support 37 per cent were living below the poverty line (ACOSS 2001). In 2001, the full youth allowance or Austudy benefit for an unmarried person with no dependants was $140 a week (and $90 a week for those living at home). A combination of changes including the reorganisation of income support arrangements, the demise of full-time work options for young people, and the structuring of policies to steer young people to education saw increasing numbers of students living in poverty. To survive, growing numbers of tertiary students have had to work part-time, increase their reliance on parental assistance, or both.

A further tension between policies and the realities of students' lives lies with the need that more students have to work and the financial penalties incurred for those receiving the CYA if they are employed beyond the hours stipulated. In other words, while increased costs, combined with reduced income support have forced many students to take on more work, those students face financial disincentives to work more than a day a week. To receive the full CYA, a student needs to earn less than $110 a week. If they earn above that, their income support is progressively reduced, initially by 50 cents in the dollar (Long and Hayden, 2001).

Affordable Childcare, GST on Books and Increasing Costs of Living

A further standard of living issue for students with young children is the availability of affordable childcare, the absence of which prevents some students from enrolling or completing their degrees. Others enroll, and study impeded by the need to miss classes because they have no childcare (Long and Hayden 2001).

Other incidentals such as the Goods and Services Tax (GST) on books add to the financial costs of being a university student. This creates particular difficulties at the beginning of the academic year when other one-off payments are also due (ie., student services fees, annual public transport tickets or parking fees). The extent of this problem is indicated by demands on support services for student put at a disadvantage for financial reasons. Illustrative of this demand are the claims made to James Cook University's (JCU) Academic Support Scholarships for commencing undergraduate students who demonstrate financial disadvantage. The $300 grant is used to help cover university start-up costs such as text books. In 2001, the JCU Equity Office received 260 eligible applications for the 26 scholarships (Gelbart and Knight 2001). Similarly at Flinders University, welfare service received a record 240 applications for financial assistance from first year students in 2001, an increase of 100 from the previous year (Germein 2001). The AVCC (Long and Hayden 2001) reported that, in 2000, 10.7 per cent of all undergraduate students obtained a loan (other than HECS) to continue their studies, and the average amount borrowed was $3,943, a substantial amount when considered in the context of the average income of students (Long and Hayden 2001, p. 7).

Rising costs of rental accommodation in our major cities places a further burden on many students. For those attending city universities, the option of moving further out into the suburbs for cheaper housing is not necessarily an economically sensible choice when the costs of travel in money and time is high. ('Studies in poverty', *Sydney Morning Herald,* 11 July 2001).

Melbourne Student Housing Officer at Victoria University, Sharon Hurley spoke of the housing issues some students experience in trying to secure private and shard housing.

'Students have extra living expenses including high academic fees, books, transport, photocopying ... and may need to balance paid work with full-time study and family responsibilities. This great financial pressure means that students have little spare time for house hunting. Many contact the Housing Service just needing to find anything as their course started today'. This 'any housing will do' approach leads to some students becoming isolated in outer suburbs with poor access to regular public transport and critical cultural and academic support. (Hurely 2003, p. 13).

Having established that there is credible evidence of student poverty, I now turn to the second question- why hasn't it registered on the national policy agenda?

Why Student Poverty is absent from the Policy Agenda.

How are education or more general social issues that at one time enjoy little public interest transformed into divisive policy concerns that are picked up by decision makers? (Cobb and Elder 1983). Before a social problem can be recognised as such there needs to be some agreement amongst the relevant groups that the issue is worth worrying about and responding to. A level of concern is required that student poverty causes sufficient hardship and distress to a significant section of the population and in some way threatens the national interest.

Agenda setting is a deeply political activity that reflects the influence of sectional interests and the dynamics of power relations. It is also an issue that can be theorised from many different perspectives. While advocates of the pluralism elite approach argue that elite players (government officials), exercise primary power over the policy making processes, others suggest this explanation is too limited and relies on an understanding of policy making that sees confines it to the activities of government and key elite officials (Walker 1969, Kingdon 1984, Lewis and Considine 1999, pp. 393-405). This entails seeing policy making as a more inclusive process that involves the influence of 'external interests' like the media and lobby groups like AVCC. Writers like Donald Schon (1980) and Yeatman also (1990) point to the role of language and the ways problems are framed or described to explain why some issues are selected while others or ignored.

Which issues make it on to the policy agenda and which are excluded reveals actors appreciation of certain prejudices, values and narratives and how they can be mobilised to achieve consensus that a problem worthy of policy intervention exists. It also reflects a capacity to produce, manage and distribute information.

Given the scope of this article I cannot offer an in depth empirical map that details the intricacies of relevant policy making communities networks and how the various players negotiate to have their issues placed on the policy agenda. Rather the approach I offer is to draw on the work of writers like Schon and Yeatman to consider what narratives operate that counter the inclusion of tertiary student poverty on the national policy agenda. Specifically consideration is given to how accounts of the social and victim status of students influence the way student poverty is viewed. This is followed by an account of narratives of university students are a privileged group who gain a direct private interest from their studies. I suggest that this narrative about the identity of university students has been influential in policy making communities. It has for example helped justify the introduction of HECS as well as subsequent policies that have deregulated fees.

The Low Social Status of Students and their Political Efficacy

The comparatively low social and political status of students has some explanatory value for understanding why poverty has not registered as a policy issue. This is despite the fact that numerically student financial hardship is significant and even though the hardship many students experience is severe (Long and Hayden 2001, ACOSS 2002). In other words, students as a group have minimal political clout. Moreover being a university student is relatively short-lived and transitional which has practical implications for collective action by students as well as the political effectiveness of student groups.

This standing has not been helped recently by the federal government's bid to de-unionise tertiary students. In 2002 for example the Commonwealth government convinced Australian Competition and Consumer Commission to leave James Cook University exposed to possible legal action if it did not stop requiring students to pay fees for union membership. (The argument was that the requirement to pay union fees breached the Trades Practices Act). Some time later it was argued that the requirement to pay fees was in the public interest. (Retaining the original enrolment practice, it was argued, would help ensure the independence of the University's student Association in its representation of students). Thus James Cook University was permitted to continue its enrolment policy of requiring union membership payment. Having said that however, if the last Budget is passed without amendments, student will have the choice about whether to support campus services (Jackson and Jackson 2003).

The moves afoot to implement the Commonwealth Minister for Education Brendan Nelson's favored university governance model is also likely to effect students political efficacy (Nelson 2003). I refer to 'developments' affecting the Northern Territory University that occurred in the course of its name change to Charles Darwin University. The developments entailed inserting into the proposed legislation a governance model that removed student representation. Students were eventually included in the University Council, but only after the university sought and gained government confirmation that student participation was acceptable and would not jeopardize its funding.

Given the limited ability of student to represent themselves effectively in the relevant policy making communities as well as their relative lack of success in mobiliSing others to act on their behalf, it is not surprising that student poverty is missing from the national policy agenda.

A second explanation for this absence also relates to the status of students and how that identity influences moral assessments and thus policy responses to them.

Non-victim Status

Tertiary students experiencing financial hardship do not have the victim status that is assigned to other youth issues like suicide or homelessness. The presence and also the sequencing of certain elements in narratives about tertiary students influence the moral evaluation of 'the community' and policy makers about them. Drawing on the work of Cerulo (1998) I argue that narratives about of university students has considerable heuristic value for understanding why student poverty is missing from the policy agenda. For example a *victim sequence* in a description of the event or problem presents the account from the perspective of the injured party. Cerulo argues that identifying victims and then framing the issue from their perspective, helps draw distinctions between the good and the bad and those whose activity can be approved or whose misfortune deserves sympathy and support.

As non-victims public sympathy cannot be solicited and pity or compassion mobilsed to assert influence. In this way any demands for policy change or changes to the prevailing allocation of resources for tertiary students remain mute.

The only exception to this is the occasional media coverage that uses victim sequencing and imagery. Yet while accepting the capacity of the media to influence agenda setting activities, it needs to be acknowledged that for that to happen the coverage needs to be extensive and intense. There also needs to be certain precursors or sensitivities operating within the immediate socio-political context. The media has not been able to appeal to commonly shared predispositions that university students are suffering victims, 'casualties of change' or in some way the injured party.

Community reaction is minimal to press report about students working long hours, and the strategies used to 'make ends meet'. And while there have been intermittent media interest, it has not been sufficient enough to 'man the moral barricades' and make tertiary student poverty a policy issue (Cohen 1972).

Student poverty not a threat to social order

Student poverty is not generally seen to constitute an immediate social threat that warrants a preventative or corrective policy response in the same ways other 'youth issues' are like substance abuse or juvenile crime do. As Erickson, Baranek and Chan explain, typically it is stories about deviance and crime that are represented as a threat to social order which leads to a policy response (1991). Unlike their 1960s peers, university students in the early 2000s are not represented as a threat to social order that can be used to mobilise public opinion and activate fear about a particular evil or the conduct of folk devils.

As I now argued, popular accounts of university students as an advantaged group means they do not constitute a social threat that warrant intervention in the same ways certain representations of other 'disadvantaged' groups like 'the underclass-as-threat' draw on community fear and in doing so mobilise new law and order policies.

University Students are a Privileged Lot

One influential story about tertiary students is that they are a privileged group. This description not only works against students in terms of public sympathy and support in respect to financial hardship, it also perpetuates a bias or prejudice that can be easily mobilized with the effect of increasing costs to students.

To illustrate I refer to argument in support of a 'user pay' approach to tuition fees. In the mid 1980s in the lead-up to the introduction of HECS, Labor policy makers Peter Walsh and John Dawkins complained about 'the wealthy' and 'middle class' benefiting from 'free university' education on the backs of 'ordinary workers'. (interviews Bruce Chapman, David Phillips, Alan Mawer, 2001). According to this narrative which was very popular amongst key policy makers, only children of 'the privileged' were receiving direct benefits from university education in the form of higher life-long income returns. Yet it was argued 'the workers' were 'footing the bill' for through the taxation system for 'free education' (Anderson et.al 1978, see also Anderson and Vervorrn 1983). This 'equity' argument was used to problematise Whitlam's higher education policy with considerable effect. It was used to mobilise support for a user pays system that was introduced in 1988 in the form of HECS. Descriptions of students as 'private

beneficiaries', saw the deployment of moral language, particularly in description of education as 'private' and exclusive, rather than a public investment and in accounts of the tertiary sector as an exclusive elitist set of institutions rather than a mass education system. Students as private benefactors were thus obligated to contribute to the costs of their education which marked the beginning of a transfer of funding away from the state and toward the individual (McShane 1990). It is a narrative that has persisted well into the 2000s, with stories about calculations of the life-long earnings of post-graduates used to deregulate fees courtesy of reciprocity and equity arguments. (interview Bruce Chapman, 2001).

After all university students are generally young, healthy and in receipt of a valuable university degree which will stand them in good stead for life-long earnings and employment security.

On this point Schon's insights into the generative role of language and more particularly metaphors are useful for understanding why certain issues are seen as worthy of policy intervention while other do not. Narrative of students as privileged receiving direct private gains (as opposed to public gains) 'at the expense' of 'ordinary taxpaying Australians' frames the issue of student fees, costs and subsequent financial hardship as one of equity and fairness. In this way the dominant story is not of financial hardship. Given this, the 'right thing' for 'responsible' policy makers to do is to ensure that those 'who reap the direct benefits' of universities are required to act morally, which under the lens of economic liberal policy means making individual 'contribution' to their education.

This is part of a more general process of individualizing 'responsibility'. It has been central to the economic liberal push to 'devolve' power, liability and costs away from the state and to the individual, family and community. It can also be observed in areas such as welfare where 'the principal of mutual obligation' has been extended to 'welfare payments', to 'help people' 'avoid the trap of welfare dependence'. The argument is that this makes citizenry more moral by 'encouraging greater self reliance' and less dependence.

Thus it can be seen how prominent narratives about university students that operate both within the policy making community and the community more generally inhibit or prevent the issue of financial hardship from being taken seriously as a policy issue.

One other connected factor relates to the kind of information about the problem that is available. I suggest that poverty amongst university students would have a greater chance of becoming a policy issue if it could be known ethnographically. This is because ethnographic material has the capacity to effectively challenge popular assumptions that university students live a privileged existence and that poverty is 'good for them', an adventure, enjoyable and a character building experience.

As useful as the research which reports on tertiary students poverty are, much of it is quantitative (Birrell and Dobson 1998, Birrell, Dobson and Smith 1999, Birrell et.al 2000, Long and Hayden 2001). We have the statistics on student poverty and the numbers on how many students rely on paid work as their main source of income. We know the figures on how many students receive government income support and how many fall below the poverty line. Yet we know little of the meanings given to those experiences, or how student interpret financial hardship. This preference for more traditional empirical research means we are missing certain insights.

I refer for example to an appreciation of the tactics students use in their daily lives 'to make ends meet'. Without such an understanding it is difficult to fully grasp the experience of financial hardship and student life. We also know little about the strategies used to complete the semester's work while struggling financially, or what various meanings are given to those different experiences. As Turale (2001) observed, student poverty has been poorly understood. Newton and Turale (2001) similarly point out that although research focuses on the socio-economic status of students on entry to study, once that formal study has commenced the student's fiscal profile is largely disregarded.

Investigation into student poverty would benefit from the insights offered by researchers like Clifford Geertz' (1975) which requires researchers paying more attention to a social phenomenology of action, the feelings, emotions and experiences situated within social relationships.

An ethnographic approach provides information that makes it possible for outsiders (namely, policy makers etc) to identify with the experiences of students as they encounter financial hardship on a daily basis. Ethnographic material detailing the sobering realities financial hardship can challenge misconceived assumptions about privilege, and reveal that most tertiary students are attempting to support themselves through their university degrees (with and without the parental assistance).

Ethnographic information acts as a check on certain the tendencies observers (ie., policy makers) have to assign their personal meanings and imaginings to particular actions or events. This is what Bourdieu described as symbolic violence, or the 'oracle effect' (1992). Bourdieu's spoke of 'usurpatory ventriloquism'. It is a practice that involves projecting meanings and as such is a salutary reminder of what can happen when policy makers consign their own meanings on to student poverty.

Bourdieu points to the way researchers and policy makers frequently produce the knowledge (or message) and its interpretation thereby creating the belief that they (as spokes-persons) are simply a symbolic substitute of the students being researched. In other words, what researchers and policy makers say becomes what the students living in poverty are supposed to say, think and feel. What the researcher and policy maker say is taken to be the truth and an accurate reflection of the student's lives. I refer to the popular idea that being an impoverished student is a acceptable, normal and indeed a positive experience. Poverty is popularly seen as a natural part of student life, in our popular imagination its seen as 'fun' and even offers some kind of ascetic 'character building' experience.

If we apply Bourdieu's idea of the 'oracle effect' it becomes apparent how the fantasy of being young and living 'like church mice' in austere communal-household is an adventurous continues to be perpetuated. It is a reading that is far removed from the lives of most students' experiences of poverty. It is also an interpretation that has negative policy implications because it results in student poverty being dismissed as unworthy of serious concern. It means an acceptance of student poverty as part of the 'normal' transitional period of youth and being a student, understood as a temporary sacrifice that 'reaps' life-long benefits in the form of relatively high income and job security (Newton and Turale 2000).

The idea that relatively short-term poverty offers a rite of passage, that helps ensure young people appreciate 'the value of money' goes some way toward explaining why student poverty is missing from the policy agenda (Turale 2001). Constituting financial hardship as a social problem worth addressing is not possible if there is a consensus that

poverty amongst university students is acceptable. The apparent appeal of this argument and the absence of ethnographic material to counter it is a serious obstacle for remedying the impoverished conditions in which too many university students now live.

* * * *

In this article I considered two questions: the first was whether there is credible evidence that significant poverty exists amongst university students. To answer that I drew on material from my survey of 2,300 of university students in inner city and Melbourne metropolitan carried out in 2001-2002 which indicated financial hardship impacted negatively on many students. I noted how this material coincided with the findings of other investigators whose work I also drew on.

Having demonstrated that tertiary student poverty is a significant problem, I asked why it is missing from the policy agenda. While acknowledging that a full explanation is too large a task for a article of this size, I confined myself to considering the political efficacy and general status of students, as well as the influence of popular narratives that they are a privileged group and that it is a positive 'character building' experience that is good for young people. Finally I considered how the near absence of ethnographic information influences policy agenda setting activities processes.

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