



Australian University Student Finances 2006



Final report of a national survey
of students in public universities



August 2007



Universities Australia

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**Richard James, Emmaline Bexley,
Marcia Devlin and Simon Marginson**

**Centre for the Study of Higher Education
The University of Melbourne**

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1. The key findings

Introduction

Presented here are the findings of a study of the financial situations of Australian university students at all Australian public universities, based on 18,954 responses to a survey by questionnaire conducted in Semester Two, 2006. This report accompanies and extends an earlier report, *Australian University Student Finances 2006: A summary of findings from a national survey of students in public universities*, which was released in February 2007. That report provided a summary of the major findings from this study of relevance to federal and institutional policy and practice. The present report provides a more detailed analysis of the findings and contains not only the data from the first report but also as yet unpublished data. In particular, the present report examines the finances of postgraduate coursework students and postgraduate research students in detail as well as the effects on students' financial circumstances of key student characteristics such as gender, socioeconomic background, language spoken at home, and living arrangements. This report should be treated as the primary reference point for the study.

The findings of this study, summarised in the previous report and presented in full here, have important implications for the quality of Australian higher education. They reveal the difficult financial circumstances of many Australian university students and the significant impact of financial pressures on students' capacity to study effectively.

The report is primarily structured around three student subgroups, which have been further divided into part-time and full-time students:

- undergraduate students;
- postgraduate research (HDR) students (Masters by Research, Professional Doctorate and PhD students); and
- postgraduate coursework students (Graduate Certificate, Graduate and Postgraduate Diploma and Masters by Coursework students).

Comparisons between females and males are also presented in many cases.

The most significant findings of the study are summarised below. In the body of the report, Chapters 3-6 report on non-Indigenous students, and Chapter 7 on Indigenous students. The findings for Indigenous students are reported in a separate chapter in recognition of the often distinctive family and financial situations under which Indigenous students are studying and the need to develop policies and programs to raise higher education access, participation and completion rates. The study reveals marked differences in the financial circumstances of Indigenous students compared with non-Indigenous students.

The focus of each chapter is as follows. Chapter 3 examines student income, assets and reliance on financial and non-monetary support; Chapter 4 examines student expenditure and includes data on the levels of repayable loans and overall debt; Chapter 5 reports the patterns of paid employment undertaken by students, and Chapter 6 explores student perceptions of the impact of their financial circumstances on their study.

Selected findings

The executive summary of *Paying their way*, a previous study commissioned by the Australian Vice-Chancellor's Committee which investigated undergraduate student finances in 2000, began with the statement 'Being a university student in Australia in the year 2000 is tough – financially speaking'. This continues to be the case. During 2006, many Australian university students were in stressful financial situations and many found it difficult to support themselves week-to-week. A large proportion of students lacked adequate financial support and many were highly anxious about 'making ends meet' and the debts they were accumulating.

Further key findings of this study include:

- Consistent with the findings of previous studies (Long and Hayden 2001; Krause et al. 2005), the typical Australian student in 2006 was undertaking considerable paid work during semester: 70.6 per cent of full-time undergraduates reported working during semester, on average these students were working 14.8 hours per week. 79.2 per cent of full-time postgraduate research students and 73.7 of full-time postgraduate coursework students worked during semester, working an average of 11.3 and 20.3 hours per week respectively.
- One in every six (14.5 per cent) of the full-time undergraduate students who were working during semester was working more than 20 hours per week, as were over one third (38.2 per cent) of full-time postgraduate coursework students. Over all, more than one-third of the nation's full-time university students (35.2 per cent) were working at least 13 hours per week during semester. Similar reckoning for part-time students shows that 41.8 per cent of all part-time students were working at least 38 hours per week – in effect, full-time paid employment.
- A small yet notable proportion of full-time undergraduate students (4.5 per cent) reported being in full-time employment (up from 3.1 per cent in 2000). Among postgraduates, 7.1 per cent of full-time research students were also in full-time employment as were 20.7 per cent of full-time postgraduate coursework students.
- Many students indicated they undertook substantial hours of work simply to afford basic necessities, transport, textbooks and other study materials. A large proportion of these students reported that this work had a significant detrimental effect on their studies and limited their opportunities to benefit from the full university experience: 40.2 per cent of full-time undergraduate students, and over 50 per cent of all part-time students believed the work they were doing was having an adverse effect on their studies; 22.7 per cent of full-time undergraduate students and 37.4 per cent of part-time undergraduate students regularly missed classes because they needed to attend employment, as did around one quarter of all postgraduate students.
- One in eight students (12.8 per cent) indicated they regularly went without food or other necessities because they could not afford them. For Indigenous students, the comparable figure was much higher, at 25.4 per cent.
- Part-time female students reported far lower levels of overall income than part-time males (a difference of \$7,060 for part-time undergraduates, \$11,140 for part-time research postgraduates and \$12,500 for part-time coursework postgraduates), and were more likely to worry about finances than were male students.
- Female students were also more likely to have a budget deficit, less likely to have savings for an emergency, and less likely to have paid HECS or full-fees up front. They were more likely to be financially dependent on someone else, two to three times more likely to rely on assistance in the form of cash gifts and help with bills, more likely to rely on free or subsidised services provided by universities and student associations, and less likely to believe they could afford such services if they were not subsidised.
- Female students were more likely to have taken out a repayable loan in order to study than were male students; however male students with loans had borrowed much larger amounts.
- 47.8 per cent of full-time undergraduate students had annual budgets that were in deficit. Around half of the students surveyed indicated they often worried about their finances – among the Indigenous students, 72.5 per cent reported their financial situation was often a source of worry for them.

- Indigenous full-time undergraduates in employment worked on average three hours per week more than their non-Indigenous counterparts in a typical week during semester (17.8 hours, compared with 14.8 hours) and employed Indigenous full-time postgraduates worked 3.6 more hours in a typical week during semester than non-Indigenous students (18.9 hours compared with 15.3 hours). A higher proportion of Indigenous students than non-Indigenous reported that they regularly missed classes because of their paid work commitments (for undergraduates, 29.1 per cent compared with 25.7 per cent; for postgraduates, 40.3 per cent compared with 26.7 per cent);
- Indigenous students were considerably less likely to rely on most forms of cash and non-cash assistance from others, such as parents or partners, than were non-Indigenous students. More Indigenous undergraduates and postgraduates had taken out a loan in order to study (33.8 per cent and 34.4 per cent respectively) than had non-Indigenous undergraduates and postgraduates (24.4 per cent and 20.2 per cent respectively). The loans taken out by Indigenous postgraduates in order to study were considerably larger (mean loan of \$8250) than loans taken out by other postgraduates (mean loan of \$6250).
- Indigenous students' study-related expenses were higher overall than those of non-Indigenous students. Indigenous students were more reliant than non-Indigenous students on university and student association subsidised services. Indigenous students were particularly reliant on health-care and counselling.

The following key findings relate to postgraduate students. These findings were not reported in the earlier report.

- Of all cohorts, full-time postgraduate coursework students had :
 - The highest rate of rejection for Youth Allowance / Austudy (16.4 per cent).
 - The highest rate of dependence on a partner (34.5 per cent).
 - The highest incidence of having used savings to support their studies in 2006 (62.2 per cent).
 - The highest rate of deficit budgets (49.1 per cent) and the lowest median income (\$10,000).
 - The highest estimated debt upon completion of studies (\$27,110).
 - Were more likely to agree that:
 - “My financial situation is often a source of worry to me,” (62.6 per cent), and
 - that “Supporting my studies puts a great deal of pressure on my parents/partner” (59.4 per cent).
- 21 per cent of full-time coursework postgraduates were in full-time employment.
- 41.8 per cent of full-time undergraduates and 32.4 per cent of full-time postgraduate coursework students had a total annual income of less than \$10,000.

Generally, the most sizeable and important differences in students' financial circumstances were between full-time and part-time students. Overall, the students in the most difficult financial positions were full-time undergraduates – especially female students – full-time postgraduate coursework students and Indigenous students.

The study's findings with regard to paid work and the increased reliance of full-time students on work as a source of income, raises questions about what is a manageable amount of paid work for a university student in the context of the demands of full-time study and the possible effects on the quality of education. The findings show that the educational experience of a large proportion of students was strongly influenced by extensive work commitments and the constrained financial circumstances under which they were living.

The conclusions drawn from the quantitative analyses are echoed in the written comments offered by students in response to the open-ended questions included on the questionnaire. Approximately one-third of the respondents wrote comments and a consistent set of themes emerged. Students indicated that parents and partners were often placed under financial pressure to support them. They also wrote of the embarrassment and humiliation associated with asking others for loans or gifts. Some students indicated that study would not have been possible for them without HECS-HELP and FEE-HELP. Equally, there was criticism of the levels of debt associated with these schemes. Many students questioned whether studying for their degree was worth it, given the debt they will have upon completion.

The criteria for eligibility for AUSTUDY and Youth Allowance received criticism from many students, and others were concerned that the amount of income support was insufficient to meet fundamental living costs. Numerous students mentioned the high cost of textbooks, many indicating they could not afford to purchase textbooks. The cost of transport was mentioned less frequently, usually in the context of fieldwork trips or travel for research data collection.

Comparison of the 2000 and 2006 findings for undergraduate students

The findings of the present study can be compared directly with those of the 2000 *Paying their way* study of undergraduate students, providing insights into important trends. The comparison suggests a possible deterioration in undergraduate students' financial situations. Compared with undergraduates in 2000, the undergraduate students in the present study had a greater reliance on three sources of support: paid work; non-cash assistance, for example from parents, and repayable loans. At the same time they received a lesser amount and proportion of total income in Commonwealth assistance from the combined sources of Austudy, Youth Allowance and Centrelink payments.

Greater reliance on paid work

While there was little change in the proportion of students who were in the workforce, there was a large increase in average income from this source. For all (both full-time and part-time) undergraduate students the increase was from \$8386 to \$11,960 (42.6 per cent). For all undergraduate students the proportion of income from paid work was up from 67.0 per cent to 74.6 per cent. For full-time undergraduates the proportion of income from paid work had risen from 50.7 per cent to 65.9 per cent.

A rise in the proportion of student taking out loans

As is shown in Chapter 4, more students were incurring debt through loans than in 2000. The proportion of undergraduate students taking out loans rose from 10.7 per cent to 24.4 per cent. The average loan commitment rose from \$3943 to \$4720 (19.7 per cent). In terms of category of loans, the major increases were in the mean level of bank loans (up by 71.3 per cent), credit cards (up by 42.1 per cent), parents (up by 48.6 per cent) and spouse (up by 46.3 per cent). Average loans from government sources fell in size slightly. In addition, loan repayments as a category of expenditure doubled, from \$650 per year for all undergraduates in 2000 to \$1370 in 2006. For full-time undergraduates the rise was from an average \$421 in 2000 to \$1080 in 2006 (an increase of 156.7 per cent).

An increase in non-cash assistance

There was an almost equally marked increase in the proportion of undergraduates who received non-cash assistance from parents or partners. Although there was little change in the proportion of undergraduate students living at home with their parents between 2000 and 2006, for all undergraduates, the proportion receiving assistance for meals rose from 46.3 per cent to 53.7 per cent; accommodation 41.5 per cent to 52.0 per cent; and textbooks from 15.6 per cent to 25.4 per cent. This trend has distributional implications in that only some students can call on these forms of support. There was less change in non-cash support in other assistance categories.

A decline in Commonwealth assistance in the form of income support

For undergraduates, the average income from Youth Allowance, Austudy and Centrelink totalled \$2170 per year in 2006 compared with \$2456 per year in 2000. There was also a corresponding decline in the proportion of full-time undergraduates receiving Youth Allowance or Austudy from 42.4 per cent overall in 2000 to 35.2 per cent in 2006 and a rise in the number of students whose application for income support was rejected from 8.7 per cent in 2000 to 12.8 per cent in 2006.

The data suggest that, compared with students in 2000, students in 2006 have partly closed the gap between expenditure and income. In 2000, the average expenditure for all undergraduate students exceeded income by 21 per cent – in 2006 the gap had fallen to 8 per cent. For full-time undergraduates the gap had fallen from 42 per cent to 27 per cent. This narrowing of the gap is attributable primarily to student income rising faster than spending, primarily income from work. Whereas mean undergraduate student expenditure has risen by just 14.8 per cent since 2000, mean undergraduate income has risen by 28.1 per cent. The *median* expenditure by full-time undergraduates was almost unchanged in dollar terms, from \$11,242 to \$11,320 (0.6 per cent), while the median income for this group rose from \$7148 to \$11,000 (53.9 per cent), almost completely closing the gap on spending. The relatively low growth in 2006 student expenditure levels over the 2000 levels is in part accounted for by the increased reliance on non-cash support noted above. This was a particularly significant factor in the case of full time undergraduate students.

As shown in Chapter 4, student expenditure declined between 2000 and 2006 by an average of 3.0 per cent in real terms once CPI adjustments are made. In terms of student welfare, this trend warrants close consideration, especially given that the costs of food and housing have increased significantly faster than inflation. While students' average budgets were closer to balance, though still in deficit, students appeared to be forced to get by with less. Some students had been able to modify their position by an increase in non-cash assistance for food and housing.

There are likely to be educational implications in these changing patterns of student income and expenditure. With the average earnings from employment rising significantly and the average hours of work rising only slightly, it is possible that many students are working more intensively and in more demanding employment. This conclusion is reinforced by the rise in the proportion of undergraduate students who reported missing classes on a frequent basis and the similar rise in the proportion of full-time undergraduates who reported that work has an adverse effect on their studies, as discussed in Chapter 5.

2. Survey method and sample composition

Aims of the study

The objective of this study was to investigate the financial situation of Australian students by means of a survey of a sample of domestic students undertaking undergraduate and postgraduate courses at Australia's public universities and a separate survey of all Indigenous students (a census).

The specific aims of the study were:

- to collect data on sources of income and support during the university experience and on relevant expenditure items, and determine the extent to which there was a variation between different categories of students;
- to compare such findings, where possible and relevant, with those of previous surveys, particularly the AVCC *Paying their way* study conducted in 2000 (Long and Hayden 2001), thus contributing to trend data;
- to increase the university sector's understanding of student populations and thereby assist universities' planning and policy; and
- to inform national policy decisions regarding assistance to financially disadvantaged students.

Survey method

The Centre for the Study of Higher Education (CSHE) was commissioned to undertake the national survey by the then Australian Vice-Chancellors' Committee in August 2006. The project involved a survey by mail of a nationally representative stratified sample of students chosen from all 37 public universities (19 universities participated in the previous AVCC study in 2000). Human research ethics approval was arranged through the University of Melbourne protocols.

All Indigenous students were surveyed due to the relatively small number of Indigenous higher education students (n=7338). The instrument used for the survey of Indigenous students was identical to that for non-Indigenous students with the exception of the title and description, and extra areas for open-ended comments/responses.

For non-Indigenous students a sample was selected. The CSHE, with the advice of the Australian Council for Educational Research (ACER), designed the sample size and sampling methodology taking into consideration:

- appropriate statistical power;
- suitable cell sizes for conducting subgroup analyses; and
- credibility of the findings with stakeholders.

To construct the most reliable dataset the sample sizes at each institution were calculated on the basis of the student population of each institution. Proportionally larger samples were sought from the smaller institutions to ensure representativeness of the samples. Similarly, larger samples were sought for postgraduate students. Universities prepared their samples based on a national sampling formula and with the aid of a randomised sampling tool designed to produce stratification across the key demographic variables of sex, year level, field of study and level of award (including enabling programs). Postgraduate students were sampled across coursework and research higher degree programs. The CSHE verified the sample drawn by each university prior to the mailout, following which universities conducted the mailout to their students.

The questionnaire was administered in Semester Two 2006. Provision was made for a second mailout to boost the response rate and this was undertaken a few weeks after the first mailout. Students returned their responses voluntarily and anonymously by mail to a commercial mailhouse and the data entry was conducted by a commercial organisation.

The purposeful oversampling was later adjusted during analysis by inverting the weighting formula used to calculate the institutional sample sizes. This method produces a dataset that is anticipated to be highly representative of the national student population.

The CSHE undertook all analyses following themes determined by the Steering Group. The themes are similar to those of the 2000 *Paying Their Way* report. The project used the same data definitions and categories to ensure comparability with the 2000 data. Particular emphasis has been given to the analysis of the qualitative data collected from open-ended questions. Selected student comments that are representative of the issues raised are included in the report for illustrative purposes.

Summary of responses

In summary, the sample was designed on the basis of an estimated national population of 530,000 undergraduate and 175,000 postgraduate domestic students. Questionnaires were sent to:

- a stratified sample of 90,000 domestic undergraduates (54,000) and postgraduates (36,000), achieving a total of 17747 responses at an estimated response rate of 19.8 per cent; and
- all 7338 Indigenous students, achieving 1207 responses at an estimated response rate of 16.4 per cent.

In total, 18,954 responses were received after responses with obvious errors were excluded, representing 2.7 per cent of the Australia's domestic higher education students. The number of respondents by sub-group are summarised in Tables 2.1 and 2.2. Table 2.1 presents the actual number of non-Indigenous responses and the adjusted number in each sub-group after application of the weighting formula. Table 2.2 presents the number of responses for Indigenous students.

Table 2.1 Number of non-Indigenous undergraduate and postgraduate respondents, (actual responses and weighted subgroup numbers)

	Full-time students	Part-time students	Missing	All
Undergraduates				
Actual	8451	2054	89	10594
Weighted	10524	2605	-	-
Postgraduates				
Actual	2345	4482	73	6900
Weighted	1412	2796	-	-
Missing	149	48	56	253
All students	10945	6584	218	17747

Table 2.2 Number of Indigenous undergraduate and postgraduate respondents

	Full-time students	Part-time students	All
Undergraduate students	711	226	949
Postgraduate students	97	122	227
All students	829	358	1207

(Note that cells rows and columns do not sum as some respondents did not provide full demographic details.)

Comparison of respondents with national student population and interpretation of the data

The respondents in the study are highly representative of the national domestic student population, particularly in terms of the level of award and field of study (Table 2.3 on the following page). Compared with the national student population in 2005, the respondents have a higher proportion of females than the student population overall, reflecting the tendency of females to respond at higher rates to postal surveys than males, and a smaller proportion of students who speak a language other than English at home. Further details of the demographic characteristics of the respondents are presented in Appendices 2.1 and 2.2.

Institutional response rates were typically in the region of 17 to 23 per cent. There were three notable outliers: a low response rate of 9.9 per cent from one university and high response rates 30.1 per cent and 28.9 per cent from two universities.

The project team faced a challenge in reporting the statistical differences between groups: multiple points of reference and comparison in tabulated data, and the density of the data presented, would make reporting significance for each difference a difficult task. However, the large and representative sample ensures a high degree of confidence in the findings. Because of the size of the sample, most differences of more than a few percentage points are statistically significant – however they may not necessarily be of practical importance.

We also provide excerpts from the open ended comments section of the survey. The research team scanned all comments, coding for topic, and chose representative comments for illustrative purposes. The comments we provide here are therefore representative of the comments offered by students.

Aside from Table 4.3, and the discussion surrounding it, note that dollar figures are *not* Consumer Price Index (CPI) adjusted.

Table 2.3 Respondent demographic characteristics (weighted) compared with the 2005 national domestic student population (%)

		Present study	DEST (2005)
Sex	Female	66.6	57.0
	Male	33.4	43.0
Age	19 and under	16.7	25.5
	20 to 24	40.7	33.8
	25 to 29	12.4	12.4
	30 to 39	14.9	15.4
	40 to 49	9.8	9.0
	50 to 59	4.4	3.2
	60 and over	1.2	0.6
Language at home	English	89.2	83.0
	Other	10.8	17.0
Disability*	Yes	6.1	3.7
	No	93.9	96.3
Award	Enabling	0.5	0.8
	Diploma	1.7	1.4
	Bachelor	72.4	73.3
	Graduate Diploma	6.6	8.3
	Masters coursework	10.0	10.4
	Masters Research	1.3	1.1
	PhD, other doctorate	6.1	4.6
Field of study	Sciences	7.3	8.6
	Information Technology	3.0	4.4
	Engineering	5.6	6.1
	Architecture	2.1	2.1
	Agriculture and Environment	3.1	2.1
	Health	18.6	12.4
	Education	13.8	11.6
	Man. And Commerce	15.8	21.0
	Society and Culture	25.6	25.0
	Creative Arts	4.6	6.7
	Food and Hospitality	0.5	0.1

* Disability figures for the population are taken from DEST *Selected Statistics* 2004.

3. Student income and sources of income support

Between 2000 and 2006, average undergraduate student income rose by 28.1 per cent in dollar terms, from \$12,513 to \$16,020 (Table 3.1, below). This is an increase of 8.2 per cent in real terms based on a CPI rise of 18.4 per cent during the 2000-2006 period. Significantly, this increase in overall income was almost solely due to a proportional increase in the mean income derived from paid employment, for most other sources of income declined. For example, for full-time undergraduates the mean income from paid work increased from \$4534 in 2000 to \$8270 in 2006. During this period, there was a corresponding decrease in mean income from Government schemes such as Youth Allowance (\$2419 to \$2160); from other Centrelink payments and Rent Assistance; and from private income sources such as allowances, irregular amounts and other income, for this group of students. As we demonstrate below, this shift from government support to personal income was matched by a corresponding increase in the percentage of students relying on gifts of food, clothing and other necessities from family and friends.

Income from all sources

The mean income for full-time postgraduates (\$26,830 for research postgraduates and \$19,860 for coursework postgraduates) was larger than that of full-time undergraduates (\$12,560), possibly corresponding to the higher number of full-time postgraduates in full-time employment (as reported later in Section 5), as well as the relative ages and personal circumstances of postgraduate students. The difference in overall mean income between full-time research higher degree students and full-time postgraduate coursework students was due in the main part to a higher incidence of income from scholarships for research higher degree students. The mean income from all paid employment for full-time postgraduate coursework students was \$16,230 per annum, greatly exceeding the comparable figures of \$9,500 for full-time research higher degree students and of \$8270 for full-time undergraduate students. The reliance of postgraduate coursework students on income from paid employment is likely to be due to the limited availability of both scholarships and government income support for these students – the mean income from Youth Allowance and Austudy for full-time coursework postgraduates was \$980 compared with \$2160 for full-time undergraduates. Further, full-time postgraduate coursework students on average received only \$330 from scholarships compared to \$15,280 for full-time postgraduate research students.

Males and females reported patterns of income that were very similar for full-time students but differed substantially for part-time students. Part-time female students reported far lower levels of overall income than part-time males (a difference of \$7,060 for part-time undergraduates, \$11,140 for part-time research postgraduates and \$12,500 for part-time coursework postgraduates). These differences were largely due to income from paid employment (see also table 5.2, which shows that part-time females tended to work fewer hours per week than part-time male students).

The changes in undergraduate income sources since 2000 are reflected in the data presented in Table 3.2, which show the percentage contribution of each income source to students' total average income. An increase of 30.0 per cent over 2000 levels in the percentage contribution of income from paid employment to total income is evident among the 2006 full-time undergraduate sample (from 50.7 per cent in 2000 to 65.9 per cent in 2006). There has been a corresponding drop of 36.5 per cent over 2000 levels in the percentage contribution of Youth Allowance/Austudy to total income amongst the same cohort, suggesting that the decline in government income support is being accommodated by an increase in income from paid work.

Table 3.3 shows the spread of total mean student income across income brackets. While data elsewhere in this report point to the inadequacy of considering postgraduate coursework students as functionally similar to undergraduates, in terms of total income, Table 3.3 does draw an important similarity: unlike their postgraduate research colleagues, 63% of full-time postgraduate coursework students have a total income of less than \$20,000 per annum, not far from the 84% of full-time undergraduates in this situation. Conversely, only 22% of full-time postgraduate research students earn less than \$20,000 per annum.

Table 3.1 Average annual income from all sources (\$, mean and median)

		Undergraduate Students			Postgraduate students				
		Research		All	Research		Coursework		All
		F-T	P-T		F-T	P-T	F-T	P-T	
TOTAL	mean	12560	29880	16020	26830	40840	19860	43930	36830
INCOME	median	11000	27500	12500	25254	36420	10000	40000	33580
<i>2000 findings:</i>	<i>mean</i>	<i>8939</i>	<i>24499</i>	<i>12513</i>	-	-	-	-	-
	<i>median</i>	<i>7148</i>	<i>21839</i>	<i>8190</i>	-	-	-	-	-
	Male	12620	34590	16670	26820	47520	19830	51920	42380
	Female	12540	27530	15630	26810	36380	19990	39420	33680
All paid employment (after tax)		8270	26700	11960	9500	37280	16230	42040	31660
	<i>2000 findings</i>	<i>4534</i>	<i>14936</i>	<i>8386</i>	-	-	-	-	-
Scholarship / stipend		560	130	470	15280	910	330	130	2980
	<i>No comparable 2000 findings</i>	-	-	-	-	-	-	-	-
Youth Allowance and Austudy		2160	210	1760	200	20	980	50	210
	<i>2000 findings</i>	<i>2419</i>	<i>366</i>	<i>1949</i>	-	-	-	-	-
Other Centrelink		280	890	410	250	490	600	270	350
	<i>2000 findings</i>	<i>395</i>	<i>888</i>	<i>507</i>	-	-	-	-	-
Family Allowance		460	760	520	350	260	610	310	360
	<i>2000 findings</i>	<i>413</i>	<i>776</i>	<i>494</i>	-	-	-	-	-
Rent Assistance		100	80	100	40	40	30	20	30
	<i>2000 findings</i>	<i>133</i>	<i>71</i>	<i>118</i>	-	-	-	-	-
Regular allowance		250	120	220	170	160	280	40	110
	<i>2000 findings</i>	<i>460</i>	<i>111</i>	<i>379</i>	-	-	-	-	-
Irregular amounts		240	160	220	260	170	310	280	260
	<i>2000 findings</i>	<i>310</i>	<i>214</i>	<i>287</i>	-	-	-	-	-
Other (interest, etc)		240	830	360	760	1460	460	800	870
	<i>2000 findings</i>	<i>277</i>	<i>772</i>	<i>392</i>	-	-	-	-	-

Note: Table 3.1 shows the mean student income from all income sources. The mean incomes from each source sum to the total mean income, as zero amounts were recorded against individual student's income sources where the student did not report an amount against that source. Thus the mean income from paid employment in Table 3.1 is for *all* students, not for employed students only, and similarly for other income sources.

Table 3.2 Distribution of sources of income, all students (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
All paid employ. (after tax)	65.9	89.4	74.6	35.4	91.3	81.7	95.7	86.0
<i>2000 findings</i>	50.7	87.0	67.0	-	-	-	-	-
Scholarship or stipend	4.5	0.4	2.9	55.6	2.2	1.6	0.3	8.1
<i>No compar. 2000 findings</i>	-	-	-	-	-	-	-	-
Youth Allow./Austudy	17.2	0.7	11.0	0.7	0.0	4.8	0.1	0.6
<i>2000 findings</i>	27.1	1.5	15.6	-	-	-	-	-
Other Centrelink	2.2	3.0	2.6	0.9	1.2	3.0	0.6	1.0
<i>2000 findings</i>	4.4	3.6	4.1	-	-	-	-	-
Family Allowance	3.7	2.5	3.2	1.3	0.6	3.1	0.7	1.0
<i>2000 findings</i>	4.6	3.2	3.9	-	-	-	-	-
Rent Assistance	0.8	0.3	0.6	0.1	0.1	0.2	0.0	0.1
<i>2000 findings</i>	1.5	0.3	0.9	-	-	-	-	-
Regular allowance	2.0	0.4	1.4	0.6	0.4	1.4	0.1	0.3
<i>2000 findings</i>	5.1	0.5	3.0	-	-	-	-	-
Irregular amounts	1.9	0.5	1.4	0.9	0.4	1.6	0.6	0.7
<i>2000 findings</i>	3.5	0.9	2.3	-	-	-	-	-
Other (interest, etc)	1.9	2.8	2.2	2.8	3.6	2.3	1.8	2.3
<i>2000 findings</i>	3.1	3.2	3.1	-	-	-	-	-

Table 3.3 Total annual income, grouped, all students (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Under \$10,000	41.8	12.2	35.9	6.5	6.9	32.4	7.3	10.9
\$10,000 to \$19,999	42.7	20.4	38.2	15.3	13.6	31.0	7.5	13.2
\$20,000 to \$29,999	11.1	20.5	13.0	46.0	12.3	15.0	9.7	17.3
\$30,000 to \$39,999	2.8	21.1	6.5	20.7	15.4	8.5	18.9	17.2
\$40,000 and over	1.5	25.8	6.4	11.5	51.8	13.1	56.6	41.4

Income support and supplementary benefits

The primary forms of income support for students are: Youth Allowance and to a lesser extent Austudy; Abstudy for Indigenous students (examined in Chapter 7), and Australian Postgraduate Awards and university scholarships for postgraduates. A background to Youth Allowance and Austudy is provided on the following page.

Table 3.4 shows the incidence of government and university living allowances for all students. Overall, 30.4 per cent of full-time undergraduates received Youth Allowance and 4.8 per cent received Austudy. While Youth Allowance figures for full-time undergraduates in 2006 (30.4%) were similar to levels in the 2000 study (29.7 per cent), the proportion of full-time undergraduates receiving Austudy fell markedly from 12.7 per cent in 2000 to 4.8 per cent in 2006. Thus, the two surveys show that while 42.4 per cent of full-time undergraduates received either Austudy or Youth Allowance in 2000, in 2006 only 35.2 per cent of full-time undergraduates received income from these schemes – a decrease of 17% over 2000 levels. The decrease in the proportion of Austudy recipients is reflected in national figures, which show a 30.1 per cent decrease in recipients over 2000 levels in 2004-5 (ABS 2006).

Overview of the Youth Allowance and Austudy schemes

Background

Youth Allowance was introduced in July 1998, replacing the Newstart allowance, Youth Training Allowance and Austudy for those under 25. The scheme required people under 18 to be in either education and training or in employment, and created a single income support service for young people as well as providing Rent Assistance for students receiving the allowance (who were, and remain, ineligible under Austudy). Austudy continued for those entering higher and further education after the age of 25.

Since 1998 there has been a substantial decline in the number of students receiving Austudy in the main part due to the introduction of Youth Allowance. Overall, there has been a 6.4 per cent drop in the number of students receiving *either* Austudy or Youth Allowance since 1998.

	Austudy	Youth Allowance	Total	% change over 1998 (combined schemes)
1998	352 148	-	-	-
1999	47 170	307 813	354 983	+0.8
2004	35 026	297 140	332 166	-6.4

Figures are drawn from FACSIA 2006

Independent status

Rates of Youth Allowance are affected by a student's Independence — Austudy recipients, being 25 or over, are considered independent by virtue of their age. Generally, to be eligible for the independent rate of Youth Allowance, students must either:

- have been out of school for at least eighteen months and, in the eighteen months prior to claiming, have earned 75 per cent of the National Training Wage Award Rate (currently \$24 700, or \$18 525 at the 75% threshold), or
- have been self-supporting for the previous eighteen months, and have worked full-time (at least 30 hours per week) over the previous two years, or
- have worked at least fifteen hours per week for at least two years since leaving school (Centrelink 2007a).

Parental income and asset test

To receive Youth Allowance if not independent (a reduced rate), a student's parent(s) must also pass an income/asset test. The income test requires parents' joint taxable income to not exceed \$30 750 (plus small increments if the parent(s) are supporting other children), with the Youth Allowance payment rate decreasing by \$1 for every \$4 by which the parental income exceeds this limit. The asset test requires that parental assets do not exceed \$535 750 (with a 75 per cent discount for farms/businesses) (Centrelink 2007b).

Personal Income Test

Recipients are also subject to a personal income test (whether Independent or not). Fortnightly income over \$236 and under \$316 reduces a student's benefits by 50 cents in each dollar, and income over \$316 reduces benefits by 60 cents in each dollar (an 'income bank' allows students to accumulate unused portions of the \$236 threshold up to a total of \$6 000 over the course of a year).

The small proportion of postgraduates receiving Youth Allowance (Table 3.4) accords with figures in Tables 3.1 and 3.2, above, and reflects the limited opportunity for postgraduates to receive Commonwealth student income support. Full-time coursework postgraduates, in particular, show low levels of receipt of both government support (15.8% compared to 35.2% of full-time undergraduates) and scholarship support (2% compared to 68.5% of full-time research postgraduates). Masters by Coursework students, who comprise 60% of the postgraduate coursework sample, are ineligible for Youth Allowance, Austudy¹ or Australian Postgraduate Award (APA) and APA(Industry) scholarships, and have very limited access to university funded scholarships.

Table 3.4 Receipt of government and university income support and supplementary benefits (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
	F-T	P-T	All	F-T	P-T	F-T	P-T	All
Received Youth Allowance	30.4	2.3	24.8	0.8	0.1	9.4	0.6	1.9
<i>2000 findings</i>	29.7	2.5	23.3	-	-	-	-	-
Standard -at home	45.4	53.2	45.4	26.0	0.0	41.2	34.1	39.8
Standard -away	49.7	40.7	49.6	74.0	0.0	55.0	51.7	55.2
Special long term unemp. rate	0.8	0.0	0.8	0.0	0.0	1.2	0.0	1.0
Not sure of rate	4.1	6.2	4.2	0.0	0.0	2.6	14.2	4.0
Received Austudy	4.8	1.2	4.1	0.4	0.4	6.4	0.6	1.4
<i>2000 findings</i>	12.7	2.5	10.3	-	-	-	-	-
Standard -at home	42.4	28.7	41.9	12.7	39.9	35.6	31.9	34.0
Standard -away	44.6	49.0	44.5	55.6	50.8	45.9	45.9	46.6
Special Long term unemp. rate	1.1	8.3	1.4	0.0	0.0	3.8	0.0	2.7
Not sure of rate	12.0	14.0	12.1	31.7	9.3	14.7	22.2	17.1
Received other income support								
Unemployment benefits	0.2	2.3	0.7	0.4	2.7	2.1	1.2	1.4
Pension	1.6	4.6	2.2	1.8	2.6	2.2	1.7	1.9
<i>2000 findings</i>	1.6	0.3	0.5	-	-	-	-	-
Family Parenting Allow.	3.9	14.7	6.1	5.5	6.2	5.8	8.3	7.0
<i>2000 findings</i>	2.8	7.4	3.9	-	-	-	-	-
Comm. Ed. Costs Schol.	2.8	1.1	2.5	0.1	0.7	0.7	0.2	0.3
Comm. Accom Schol.	2.8	0.3	2.3	0.1	0.3	0.3	0.1	0.2
Cadetship	0.5	1.2	0.6	0.9	0.4	0.6	1.0	0.8
Other government	3.0	3.0	3.0	9.9	4.6	2.7	4.2	4.9
Scholarship / stipend:								
APA Scholarship	-	-	-	30.6	5.8	0.8	0.6	6.6
APAI Scholarship	-	-	-	9.1	1.2	0	0.2	1.9
University stipend	5.5	1.7	4.7	28.8	5.1	1.2	0.8	6.4
Received supp. benefits								
Health Care Card	33.2	14.7	29.5	9.7	7.6	23.6	5.4	9.2
<i>2000 findings</i>	29.4	10.6	24.9	-	-	-	-	-
Pensioner Ed Supp.	2.1	6.2	2.9	0.5	0.3	1.9	1.0	0.9
<i>2000 findings</i>	1.8	4.9	2.5	-	-	-	-	-
Comm. rent assistance	8.6	4.1	7.7	1.3	2.3	3.9	1.6	2.0
<i>2000 findings</i>	9.9	4.1	8.5	-	-	-	-	-
State rent assistance	1.3	0.6	1.1	0.6	0.8	0.8	0.3	0.5
<i>2000 findings</i>	1.5	0.8	1.4	-	-	-	-	-
Transport Concession	31.9	7.3	26.9	25.0	3.2	23.3	2.7	10.0
<i>No compar. 2000 findings</i>	-	-	-	-	-	-	-	-

¹ Measures introduced in the 2007 Federal Budget will make some Masters by Coursework students eligible for Youth Allowance and Austudy.

Table 3.4 also shows supplementary government support received by students, such as concessions and rent assistance. While there was a small increase in the proportion of students holding Health Care Cards among the comparator undergraduate samples, differences between the 2000 and 2006 cohorts were otherwise small. Postgraduates were less likely to receive supplementary benefits than were undergraduates, probably reflecting the tendency of these schemes to be means-tested, excluding many postgraduates, who tend to have a higher average level of income. However, the high rate of full-time postgraduate coursework students holding a Healthcare Card, compared to postgraduates generally, points to the large number of these students on low incomes. Healthcare Cards are available to individuals receiving government income support, and to those on very low incomes – currently a single adult must earn less than \$423 per week to qualify for a Low Income Healthcare Card (Centrelink 2007c).

The comparative paucity of income support for students in 2006 compared to 2000 is reflected in an increase in the proportion of students whose application for income support was rejected (Table 3.5), or who were unable to access the full rate. In 2000, 8.7 per cent of full-time undergraduates reported that their application for income support was rejected. In 2006, this figure was 12.8 per cent of full-time undergraduates. The highest rate of rejection was among full-time coursework postgraduates (16.4 per cent). There was a corresponding small increase in the proportion of students that applied for income support but did not receive the full amount of support. Among full-time undergraduates, there was an increase from 5.2 per cent in 2000 to 8.6 per cent in 2006 for students in this situation.

Table 3.6 shows the distribution of receipt of income support by student characteristics. The main recipients, full-time undergraduates and full-time postgraduate coursework students, tend also to be those without employment, who have deferred payment of their course fees, who attended a government high school, and who come from a low socio-economic background. The main reason for rejection of an application or for applicants not receiving the full rate was the level of parents' income and assets (19.6 per cent of all students).

Table 3.5 Reasons for not receiving Youth Allowance or Austudy, or not receiving full rate (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
Applied but rejected	12.8	7.4	11.8	5.7	2.8	16.4	2.7	5.5	
<i>2000 findings</i>	8.7	5.9	8.0	-	-	-	-	-	
Male	10.9	7.1	10.1	5.4	1.9	15.5	1.9	4.5	
Female	13.9	7.4	12.6	6.0	3.3	17.0	3.2	6.0	
Did not receive full rate	8.6	1.9	7.3	0.3	0.3	4.1	0.4	0.9	
<i>2000 findings</i>	5.2	0.4	4.0	-	-	-	-	-	
Did not know about Y/A or Austudy	4.6	4.2	4.5	8.4	5.2	8.5	4.9	6.1	
Wanted to apply, but did not because:									
Expected application to be unsuccessful	21.6	17.4	20.8	12.6	6.6	20.1	10.5	11.8	
Applying too complicated	5.4	3.0	4.9	0.7	0.8	5.5	1.0	1.6	
Form was too long	1.8	1.0	1.7	0.2	0.1	1.6	0.3	0.4	

Table 3.6 Receipt of Austudy or Youth Allowance (any rate) by student characteristics (%)

	Undergraduate Students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
Sex									
Male	36.0	4.8	30.4	1.0	1.3	15.2	1.3	3.1	
Female	36.9	2.4	29.7	1.3	0.5	15.9	0.9	3.4	
Employed in last 12 months									
No	43.9	3.2	36.8	1.0	1.2	23.1	1.6	7.3	
Full-time	25.4	1.0	7.6	3.3	1.1	4.5	0.7	1.0	
Part-time / casual	36.0	6.1	32.9	1.1	0.4	17.2	1.8	5.1	
Paid HECS/fees up-front									
Paid	25.7	1.9	19.9	3.2	0.0	7.8	0.5	1.6	
Deferred	42.0	4.1	35.5	1.2	4.1	22.6	1.9	7.8	
Age in years									
Under 25	37.0	8.5	34.9	1.9	0.0	19.7	5.0	11.6	
25 and over	35.1	1.3	17.9	1.1	0.7	13.7	0.8	2.2	
Main lang. spoken at home									
English	36.5	3.0	29.5	1.3	0.9	18.2	1.0	3.5	
Other	38.3	5.4	34.3	0.0	0.0	5.4	1.5	2.0	
Family socio-economic status									
High	26.5	3.6	23.8	1.8	0.0	16.1	0.0	3.7	
Upper-middle	31.0	4.6	27.2	0.0	0.0	13.7	1.4	3.2	
Middle	34.4	2.3	28.3	1.7	0.5	15.1	0.7	2.9	
Lower-middle	39.7	2.8	30.9	0.4	0.2	16.4	1.2	3.2	
Low	49.1	3.4	36.4	1.6	1.8	19.6	1.3	3.8	
Type of school last attended									
Government	40.7	3.5	33.1	1.4	0.8	17.7	1.1	3.6	
Catholic	32.7	2.5	27.8	0.4	0.0	14.7	0.9	3.1	
Independent	29.6	2.9	26.2	1.2	1.1	13.4	0.9	3.0	
Living arrangements									
With parents	29.7	6.5	27.6	1.3	0.0	17.9	2.8	8.2	
With friends/housemates	59.4	9.6	54.4	1.4	1.1	26.2	2.7	8.2	
With partner/spouse	24.8	0.5	13.1	1.1	1.8	6.0	0.8	1.6	
With children	12.0	1.0	7.4	0.0	0.0	10.5	0.0	1.2	
Alone	53.2	2.5	35.6	1.5	0.0	21.5	1.3	3.4	
Accommodation type									
Rented accommodation	55.5	4.5	45.0	0.7	1.0	18.4	1.7	4.3	
Owned accommodation	27.2	2.6	22.0	1.4	0.7	13.3	0.8	2.6	
Residential college	45.4	0.0	44.8	8.2	0.0	39.8	0.0	12.4	
Informal/other	49.0	0.0	37.8	0.0	0.0	30.7	12.1	9.5	

Government income support measures were the focus of a large number of student comments. Many students offered the opinion that they find the system illogical and unfair, with parents expected to support university students even if the parents' disposable income is low, or if their income must support and number of children. The determination of the threshold age for independence as 25 years was also a common concern:

Students are being overlooked because their parents earn too much but the fact is there are other siblings that need to be taken into an account. When that is realised Centrelink will understand that the parents don't have that much money at all. (female, full-time undergraduate)

Centrelink believe that your parents should support you at home until you are 25. So I am on the "Independent - At home" Youth Allowance, despite not living with my parents. And they give me an allowance to help cover the difference. The \$220/fortnight from Centrelink is not enough to live off. (female, full-time undergraduate)

Other key themes in students' comments included the level of support offered and the personal and the parental income tests. Some students, however, noted the important contribution government income support made to their ability to study without the need for a heavy paid employment load:

I feel Centrelink needs to review the amount it gives to independent students. It is very difficult to make ends meet on Centrelink alone. And when you do work long hours to pay bills, they decrease your benefits by 50 cents in every dollar. (male, full-time undergraduate)

I find it really difficult to pay for university. I rely on my parents although I work. They find my university degree to be a large financial burden and although we try to get assistance we will be ineligible due to their wages. (female, part-time undergraduate)

The rate of Austudy pay is too low when combined with work. I end up working more hours and my uni work suffers. (female, full-time undergraduate)

Youth allowances has been extremely important in my financial ability to get through my degree. It has reduced the pressure on me to work excessive hours and focus on my studies as I need to as well as myself. Youth allowances in combination with my work has allowed me to get through my degree. I don't know how I would have survived without it. (female, full-time undergraduate)

Financial and non-monetary support from parents and partners

Many students were supported by parents or a partner, or received occasional support from family and friends (Table 3.7). The proportion of undergraduates who described themselves as financially independent changed little between 2000 (36.6 per cent of full-time students and 66.5 per cent of part-time students) and 2006 (37.7 per cent of full-time students and 66.4 per cent of part-time students). Postgraduates, who tend to be older, were more likely to be independent than were undergraduates. Males were generally more likely to describe themselves as financially independent than females, especially among the part-time cohorts. Full-time research higher degree students were more likely to be independent than full-time coursework students.

Table 3.7 Financial dependence and types of non-cash assistance (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
Dependent on no one	37.7	66.4	43.5	62.9	76.3	46.2	80.0	71.1	
<i>2000 findings</i>	36.6	66.5	41.1	-	-	-	-	-	
Male	38.3	78.5	45.5	67.7	86.7	45.8	87.5	77.9	
Female	37.2	61.0	42.2	59.8	69.8	46.7	75.7	67.3	
Supported by...									
Spouse/ Partner	7.7	20.6	10.2	23.7	18.9	34.5	15.1	16.2	
Parent or other relative	55.0	13.9	46.5	15.0	4.8	19.9	4.2	11.1	
Situation of supporter									
Full-time worker	49.3	25.8	44.5	27.9	16.5	38.2	15.5	20.6	
Part-time / casual worker	10.9	4.6	9.6	3.8	3.2	8.1	2.1	3.4	
Unemployed	1.7	1.0	1.6	1.1	0.5	1.4	0.3	0.5	
Home carer	5.5	1.7	4.7	1.1	1.5	2.9	0.8	1.2	
Self-employed	9.5	4.2	8.4	3.8	4.2	6.5	2.4	3.4	
Pensioner / retired	4.8	2.6	4.4	3.8	1.7	5.6	1.3	2.2	
Student	1.6	1.4	1.5	1.9	0.6	2.2	0.7	1.0	
Other	0.7	0.6	0.7	0.3	0.2	0.6	0.3	0.3	
Assistance relied on									
Meals	60.2	26.7	53.7	25.9	13.0	40.9	12.5	19.5	
<i>2000 findings</i>	53.6	22.8	46.3	-	-	-	-	-	
Free accommodation	58.8	23.5	52.0	21.9	11.3	39.6	10.6	17.4	
<i>2000 findings</i>	48.7	18.5	41.5	-	-	-	-	-	
Telephone	53.0	23.6	47.4	19.0	12.8	35.1	12.4	18.1	
<i>2000 findings</i>	49.6	23.3	43.3	-	-	-	-	-	
Computer	57.0	26.3	51.1	24.2	18.9	40.4	18.1	23.6	
<i>2000 findings</i>	54.5	33.8	49.5	-	-	-	-	-	
Clothing	20.5	8.6	20.1	7.2	6.5	15.4	5.2	7.5	
<i>2000 findings</i>	30.2	11.6	25.7	-	-	-	-	-	
Use of motor vehicle	31.5	14.8	28.3	12.9	10.4	23.1	8.5	12.3	
<i>2000 findings</i>	31.3	13.5	27.1	-	-	-	-	-	
Childcare	4.6	7.8	5.2	5.3	5.8	7.2	5.1	5.5	
<i>2000 findings</i>	2.1	4.5	2.7	-	-	-	-	-	
Textbooks	28.4	12.3	25.4	6.9	4.4	18.1	6.7	8.7	
<i>2000 findings</i>	16.7	12.2	15.6	-	-	-	-	-	
Cash assistance	38.5	21.4	35.0	18.4	15.9	35.4	13.4	17.3	
Male	35.5	9.2	30.9	14.5	7.8	36.0	8.0	12.9	
Female	40.0	25.8	37.0	24.0	21.3	35.1	16.5	21.5	
Assistance with bills, etc	21.4	11.1	19.4	9.7	7.7	20.2	7.0	10.0	
Male	21.3	7.7	19.0	7.1	5.2	21.2	5.0	7.6	
Female	21.5	12.9	19.8	12.5	11.2	19.6	8.3	11.4	

While there was little change in the proportion of undergraduate students who were independent, there were marked increases in the extent to which undergraduates relied on assistance from others such as the provision of meals, clothes and other necessities, and significant numbers reported receiving occasional gifts of money or assistance with bills. Undergraduates were more likely in 2006 to rely on gifts than in 2000. Postgraduates were less likely than undergraduates to rely on such assistance, possibly due to their higher overall incomes. However, full-time coursework postgraduates were much more likely to rely on the assistance of others than were other postgraduates.

The reliance on others for basic necessities such as these was a recurring theme in students' comments, and appeared linked to the level of income support schemes:

*... I found it very difficult to find money for food and clothes. All of my Youth Allowance went on bills and I had to ask people for food or if they could give me some money for food - it was a really humiliating situation.
(female, part-time postgraduate)*

*It is really hard to live in debt and it is incredibly hard to rely on or ask others for assistance for an education that you want.
(female, full-time undergraduate)*

Comparison of the 2000 and 2006 undergraduate samples suggests a link between the decrease in availability of government income support and the increase in students relying on non-cash assistance and cash gifts. Among full-time undergraduate students, there was a 12.3 per cent increase in the number of students relying on free meals; a 20.7 per cent increase in the number relying on free accommodation, and a 71.0 per cent increase in the number relying on gifts of text books. We note above a seventeen per cent decrease in the proportion of full-time undergraduates receiving Youth Allowance or Austudy between 2000 and 2006, corresponding to a 36.5 per cent decrease in the percentage contribution of Youth Allowance/Austudy to average total income. Taken together, the increase in reliance on gifts of food and other necessities, the decrease in availability of government income support, and the increase in the contribution of income from paid employment, point to a significant shift in responsibility for student income away from public support and toward private support.

Table 3.8 Students who have relied upon free or subsidised services of student unions or guilds in the course of their studies (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
	F-T	P-T	All	F-T	P-T	F-T	P-T	All	
Legal advice	2.1	1.8	2.1	5.4	3.4	3.0	1.8	2.9	
Male	2.7	2.5	2.6	5.4	3.3	5.8	1.5	3.1	
Female	1.8	1.4	1.8	5.2	3.5	1.8	2.1	2.8	
Healthcare	19.0	8.9	17.0	26.7	11.6	14.3	4.4	10.8	
Male	15.5	9.2	14.3	22.1	9.8	13.7	3.4	9.2	
Female	20.8	8.5	18.3	29.3	12.7	14.5	5.0	11.7	
Childcare	0.5	2.0	0.8	1.1	1.8	1.0	1.0	1.1	
Male	0.5	0.3	0.4	1.2	0.6	1.6	0.7	0.9	
Female	0.6	2.7	1.0	1.1	2.6	0.7	1.1	1.2	
Counselling	10.6	12.5	10.9	14.0	9.9	9.7	4.9	7.9	
Male	8.4	10.4	8.7	7.3	7.3	8.8	3.0	5.2	
Female	11.7	13.4	12.1	18.0	11.5	10.2	6.1	9.5	
Academic Advocacy	3.8	4.0	3.8	5.1	4.9	4.1	1.6	3.1	
Male	4.4	3.1	4.1	4.6	5.3	5.0	1.7	3.2	
Female	3.5	4.4	3.6	5.4	4.6	3.6	1.5	2.9	
Could not afford full cost of such services, or afford with difficulty	91.0	83.1	89.5	86.4	70.7	88.9	68.0	75.5	
Male	88.9	76.3	87.0	82.7	59.9	85.4	59.0	67.9	
Female	92.0	85.8	90.8	88.2	78.5	90.4	73.2	79.9	

Students were also invited to respond to questions about their reliance on student association and university services. The Federal Government's Voluntary Student Unionism Legislation took effect for students enrolling from July 2006, so it would be unlikely that this study would detect the effects, if any, of this new policy. However, the figures show (Table 3.8) that significant numbers of students relied upon services commonly supported by student amenities and services fees. Full-time postgraduate research students were particularly heavy users of health services. Respondents also indicated the extent to which they believed they would be able to afford such services if they were not subsidised. Of all undergraduates, 89.5 per cent indicated that if they had to pay the full cost of services such as these they could not afford to do so, or could do so only with difficulty. 75.5 per cent of all postgraduates felt similarly.

Females were more likely to use subsidised services such as healthcare and counselling and to indicate that they could not pay the full cost of these services were they not subsidised.

Table 3.9 shows the proportion of students who had relied upon at least one subsidised service in the course of their studies by student characteristics. Broadly, those who use services tend to be unemployed or in part-time employment, to have deferred their fees, and to live in a share house or at college. Females are more likely to have used a service, and, interestingly, those from a high SES background are heavy users of services (note, however, that SES background is a function of parental employment and education, not the student's personal wealth).

Table 3.9 Reliance upon of one or more free or subsidised service by student characteristics (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
	F-T	P-T	All	F-T	P-T	F-T	P-T		
Sex									
Male	23.9	17.4	22.6	30.1	17.5	22.6	7.7	15.3	
Female	30.2	21.9	28.5	39.8	23.9	24.0	10.7	19.5	
Employed in last 12 months									
No	28.3	30.4	28.6	26.9	27.3	30.1	7.7	22.1	
Full-time	23.1	11.4	14.4	28.3	12.4	9.8	6.8	8.2	
Part-time / casual	28.0	28.3	28.0	39.5	32.2	25.3	16.6	28.0	
Paid HECS/fees up-front									
Paid	24.0	12.0	21.0	36.6	3.6	18.0	6.1	8.2	
Deferred	30.1	27.7	29.6	41.4	30.0	28.5	14.7	19.6	
Age in years									
Under 25	26.8	23.3	26.5	33.0	32.3	22.5	16.0	23.1	
25 and over	33.3	19.2	25.9	37.0	20.7	24.5	8.9	17.0	
Main lang. spoken at home									
English	28.5	20.5	26.8	37.9	20.9	24.5	9.2	17.9	
Other	24.1	21.2	23.7	26.4	26.9	20.4	12.4	18.1	
Family socio-economic status									
High	31.1	27.6	30.6	39.6	30.3	31.3	9.3	23.8	
Upper-middle	27.1	24.0	26.7	38.1	27.4	21.4	11.2	20.5	
Middle	26.9	20.8	25.6	35.2	19.6	19.7	10.0	16.9	
Lower-middle	28.5	17.5	25.8	33.6	21.6	23.7	9.8	16.9	
Low	27.2	17.1	24.3	38.9	17.9	27.0	7.8	16.4	
Type of school last attended									
Government	29.0	20.4	27.3	37.5	20.9	25.5	10.3	18.9	
Catholic	26.1	19.2	25.0	32.6	23.8	20.6	9.7	16.3	
Independent	27.0	22.4	26.3	35.7	22.9	22.4	8.4	18.4	
Living arrangements									
With parents	19.5	19.5	19.5	25.3	32.2	20.5	14.6	19.7	
With friends/housemates	45.2	32.1	43.9	50.1	47.0	34.6	17.2	32.6	
With partner/spouse	32.8	15.4	24.4	38.1	17.3	19.8	7.8	15.8	
With children	34.1	28.7	31.3	28.0	28.1	29.5	13.9	19.2	
Alone	36.5	19.9	30.5	37.0	24.3	20.4	11.0	18.6	
Accommodation type									
Rented accommodation	40.5	27.5	37.7	44.1	37.3	31.9	13.2	26.7	
Owned accommodation	20.2	17.2	19.6	27.6	15.9	16.9	8.2	13.1	
Residential college	49.4	42.8	49.2	48.7	100.0	52.4	2.7	31.0	
Informal/other	21.0	35.4	23.5	45.1	0.0	30.7	12.1	22.7	

4. Student expenditure and levels of debt

The survey questionnaire asked students to estimate their expenses in all areas, including study-related items. As well, questionnaire items sought information on student savings, assets and whether or not respondents had taken out loans in order to continue studying. The questions included the accumulating cost of repayment obligations incurred under HECS-HELP and FEE-HELP and the cost of commercial loans. Students also had the opportunity to comment on their levels of indebtedness; to estimate their expected levels of debt on completion of their studies, and to assess their overall expenditures, costs and debt in relation to studying. Students made many, often heartfelt, comments.

... I study full time and work 20 hours weeks but barely get enough money to survive the week. I have phone bills, petrol, university fees to pay and so I have to work. How can I really achieve success in my degree living in this manner? (female, full-time undergraduate)

General expenditures

Table 4.1 on the following page summarises the annual expenditure patterns of students in 2006, based on their estimates. As noted in the 2001 study, *Paying their way*, estimates of this kind are difficult and the findings should be treated with caution. As with the income data, median figures are again provided for the totals that are presented in Table 4.1.

As might be expected, full-time undergraduate students had the lowest levels of expenditure of any group: on average they were younger and less likely to have dependants, a higher proportion lived at home with their parents or other relatives which reduced average housing and food costs, and their income levels were also lower than for students in other categories. As one student noted,

If I did not receive the immense help I do from my dad, get Centrelink and Health Care Card etc. I have no idea how I would survive and support myself, particularly if I had to pay rent as well. I have no idea how the people who work and/or study and/or children and/or rent, etc., survive. (female, full-time undergraduate)

Mean expenditures for male undergraduate students were higher than for females, but mean expenditures were higher for females than males in all categories of postgraduate student. For both categories of research students (full-time and part-time), mean female expenditures were 11.1 per cent higher than those of males. Expenditure components varied between the sexes. Females estimated higher levels of expenditure on rent/mortgage and food, medical and health-related costs, and childcare. Males estimated higher levels of expenditure on travel and personal costs. The estimates of study-related costs were similar for both sexes.

Table 4.1 General and study-related annual expenditure (\$,mean and median)

	Undergraduate students			Postgraduate students					
		F-T	P-T	Research		Coursework		All	
		F-T	P-T	F-T	P-T	F-T	P-T		
TOTAL EXPENSES									
mean	15950	23030	17390	21610	24540	20730	24510	23370	
median	11320	18690	12540	18500	21320	14700	22100	20010	
<i>2000 findings</i>									
mean	12694	23177	15143	-	-	-	-	-	
median	11242	20694	12620	-	-	-	-	-	
Male	16326	24135	17780	20214	22709	20179	24030	22550	
Female	15664	22508	17070	22461	25248	21062	24801	23800	
GENERAL EXPENSES									
Total:	14230	21440	15700	19560	22270	18820	22800	21500	
Rent/mortgage, food, household supplies, etc.	5160	9540	6020	10080	11490	8060	11870	10870	
Medical and health costs	600	1190	720	1070	1200	1060	1100	1100	
Transport (inc. vehicle and public transport)	3050	2980	3050	2530	2750	2950	2520	2630	
Personal costs (inc. entertainment, holidays)	3670	3760	3700	3630	3320	3540	3580	3540	
Credit/loan commitments	1080	2460	1370	1100	1690	1920	2300	1970	
Childcare	50	430	120	260	430	290	430	370	
Other general expenses	620	1080	720	880	1370	970	1000	1020	
STUDY-RELATED									
Total:	1720	1590	1690	2050	2270	1900	1700	1870	
Textbooks	520	360	490	210	360	430	310	310	
Stationery, equipment, field trips, p/copy, etc.	230	180	220	450	420	260	180	270	
Computer purchase or hire	520	560	530	680	940	620	630	670	
Computer related costs, e.g. software, Internet	230	310	240	330	160	320	340	340	
Univ. costs, e.g. library fines, late enrol. Fees.	40	40	40	60	80	90	60	70	
Union/Guild/Sports, Union fees	120	60	110	160	110	110	80	100	
Other study-related cost	60	75	60	160	200	70	100	110	

It is clear from the findings, including accounts that many provided in open-ended comments, that, as in 2000, a large number of students had only modest expenses and lived frugally.

I feel desperate as I'm forced to complete my studies in order to escape my poverty trap, but in doing this I have increased expenses. (female, full-time undergraduate)

Financially, university is difficult. I don't buy books as I can't afford them. It is always hard to buy food to eat. (female, full-time undergraduate)

When I left home and became a full-time psychology student I found it very difficult to find money for food and clothes. All of my youth allowance went on bills and I had to ask people for food or if they could give me some money for food - it was a really humiliating situation. (female, part-time postgraduate)

Half of all full-time undergraduate students reported annual expenditure of less than \$11,242 and the highest median for any category of student was \$22,100 for part-time coursework postgraduate students. At the same time, there was a marked difference between mean and median expenditures in all categories, especially for full-time students, indicating that a relatively high income and expenditure for a minority of students skewed the survey population.

Taken together, rent or mortgage, food and household supplies were much the largest expenditure items, as was the case in 2000, averaging 38.3 per cent of expenditure for undergraduate students and 50.6 per cent for postgraduate students, peaking at 51.9 per cent for full-time research students. This group of costs was, on average, significantly higher for part-time students, especially for part-time undergraduate students and coursework postgraduate students, than for full-time students. The costs of housing and living support were primary determinants of patterns of students' paid work and thus of the negative impact of work on study time:

A lot of my friends pay rent and other living expenses as well as their university fees and work two or three jobs as a result. In addition, they get taxed heaps the more they do work. There need to be some tax or financial allowances for students of this nature. (female, full-time postgraduate)

The next largest expenditures were in relation to personal costs (clothing, entertainment and so on), and transport. In both items there was a high degree of uniformity in the mean costs between the different categories of students (Table 4.1). Interestingly, average transport costs were higher for undergraduate students than postgraduate students, which may indicate variations in proximity to the institution of study. At the same time travel costs – some of which were specifically study-related – were highly variable for individuals and for some were at relatively high dollar levels overall.

Personal costs for undergraduate students were higher, on average, than for postgraduate students and lowest of all for part-time research students who appeared to be under greater cost pressure than most on other fronts such as computing and childcare. Part-timers had significantly greater average financial commitments to medical expenses, childcare and credit/loan payments. The average medical and health expenditures of full-time undergraduate students were little more than half of those of other categories of students. On average across the groups, medical and health costs were 4-6 per cent of total expenditure, being lowest as a proportion of expenditure for full-time undergraduate students and highest for full-time coursework postgraduate students.

Study-related expenditures

Study-related expenses were just over one tenth of annual expenditure for most groups of students. The mean expenditure on study was \$1750, with textbooks and computer costs being the largest items of expenditure. As a proportion of total costs, study-related expenditures were higher for full-time than for part-time students, being 12.1 per cent of mean expenditure for full-time undergraduate students. In dollar terms, they were highest for part-time postgraduate research students at a mean of \$2270 a year.

The major study-related cost items were computing and textbooks. The mean cost of textbooks was somewhat higher for undergraduate students but mean computing and computing-related costs jumped at postgraduate stage from \$770 to \$1010. Postgraduate research student expenditure was significantly higher than expenditure of other students in relation to the combined category of stationery, equipment, photocopying and field trips. The cost of textbooks was a major concern for many students, judging by the comments received. It was clear that a number of students had not purchased textbooks they needed to have for core study purposes because of the prohibitive cost:

I find the textbooks and associated materials quite expensive. Not having a credit card makes it quite difficult for me to afford all my textbooks for the semester all at once! (female, part-time undergraduate)

Lack of finance, according to my personal experience affects students' performance in academic work. Now, I don't buy books at all, because I can't afford them. (male, full-time undergraduate).

While others made severe sacrifices on other fronts to obtain the texts:

I often go without adequate food in order to buy expensive textbooks. (female, full-time undergraduate)

Comparison of 2006 student expenditures with previous surveys

Comparison with the 2000 and earlier survey findings on expenditure are instructive. First, the long view. Table 4.2 shows comparisons between the 2006 expenditure distributions and those of previous studies.

Table 4.2 Distribution of full-time undergraduate student expenses (%)

	1974	1979	1984	2000	2006
Rent, food, household	43	40	34	31	35
Transport	24	24	16	22	21
Personal costs	23	26	42	35	33
Study-related costs	10	10	9	10	12

(Adapted from Long & Hayden, 2001)

The categories are not perfectly consistent, impairing precise comparisons, and category shifts in the student body, such as the growth of mature age student numbers since the mid 1970s, also affect the comparative findings. But broad patterns are suggested. In 2006, expenditures on rent, food and housing were less as a proportion of income than in the 1970s but indicated a rise since 2000. Transport, which was more than one fifth of costs in all surveys except that of 1984, shows little recent change. Personal expenditures are higher than in the 1970s but have been falling across the three most recent surveys. Study-related costs have always been at 9-12 per cent but most recently have risen, from 10 per cent in 2000 to 12 per cent in 2006.

Second, the comparison with the 2000 survey outcomes. Compared with the 2000 findings, in 2006 the expenditure of full-time undergraduate students on rent or mortgage, food and household supplies increased as a proportion of overall expenditure, from 31 to 35 per cent while personal costs were a smaller proportion of total costs, dropping from 35 to 33 per cent. These are signs of greater frugality for students since the last survey.

Related to both of these trends, it appears that students are affected by disproportionately rising costs in their major areas of expenditure – housing and food – as Table 4.3 shows.

Table 4.3 compares the changes in student expenditure since 2000, along with the change in overall prices during that period as well as changes in selected categories of price. Strikingly, the figures show that overall student expenditure has fallen in real terms despite the rise in real student incomes, suggesting greater frugality. On average, student belts have tightened since 2000.

Table 4.3 Changes in average undergraduate student income and expenditure, compared to changes in price indexes, December quarter 2000-2006

Item	Change between 2000 and 2006
Average undergraduate student income (money terms)	+ 28.1%
Average undergraduate student expenditure (money terms)	+ 14.8%
<i>Average shortfall in income, i.e. excess expenditure (money terms)</i>	- 62%
CPI all groups	+ 18.4%
Food costs	+ 30.4%
Housing costs	+ 23.4%
Transport costs	+ 13.4%
Average undergraduate student income (real terms)*	+ 8.2%
Average undergraduate student expenditure (real terms)*	- 3.0%

using CPI to calculate change in real terms

Overall, in dollar terms, mean student expenditure rose by a modest 14.8 per cent in the six years since the 2000 study. However, during this same period, the CPI increased by 18.4 per cent (December quarter to December quarter, Australia, ABS6401.0 Consumer Price Index). In other words, mean student expenditure declined by an average 3.0 per cent in real terms. Over the same time, prices in the two key areas of food and housing increased significantly faster than the general inflation rate. The ABS index for food rose by 30.4 per cent and the index for housing rose by 23.4 per cent. The price index for transport rose slightly slower than inflation (13.4 per cent), but transport constitutes a lesser proportion of student expenditures than do food and housing. The declining level of total expenditure is of particular concern in the context of price rises for food and housing that were significantly faster than inflation.

The implication for student welfare is that while average student budgets are closer to balance (though still in deficit, as discussed immediately below) the average student is forced to get by with less. In part, this has been possible because some students have received an increase in non-cash assistance for food and housing, which partly substitutes for expenditures. This suggests that the independent student is relatively vulnerable. Independent students are less likely to gain non-cash assistance while at the same time more likely to be paying increased food and housing costs.

A category of students that evokes particular concern is that of supporting parents with constraints on working hours (i.e. with restricted earning power) due to the combination of study and parenting responsibilities. In a policy setting in which paid work has become part of the core of student support, those unable to participate in the workforce with full flexibility face special difficulties:

Single-parent families find it a constant struggle to stay afloat financially when living costs are increasing such accommodation costs, transports costs and food costs...I feel bad for my mum who supports me when she is struggling to meet living costs as well. I often go without adequate food in order to buy expensive textbooks. (female, full-time undergraduate)

Overall annual budgets in 2006 and 2000

Table 4.4 summarises overall income and expenditure for the different categories of students, using means and medians. At the median point, both full-time undergraduate students and full-time coursework postgraduate students appear to be in approximate budget balance, part-time students in all categories appear to have a substantial surplus and full-time postgraduate research students also have substantially higher median incomes than median expenditures. Shifting to the mean figures, there are still surpluses for part-time students, but on the whole these are not as high. Average expenditure for full-time undergraduate students exceeds average income by 27 per cent, suggesting widespread deficit. The average deficit for undergraduate students as a whole was 9 per cent. There is a smaller deficit for average full-time coursework postgraduate students of 4 per cent.

Table 4.4 Summary of mean and median incomes and expenditures (\$, mean and median)

		Undergraduate students			Postgraduate students				
		F-T	P-T	All	Research		Coursework		All
Income	mean	12560	29850	16030	26810	40840	19860	43950	36830
		median	11000	27500	12500	25250	40000	14000	40000
Expenditure	mean	15950	23030	17390	21610	24540	20730	24510	23360
	median	11320	18690	12540	18500	21320	14700	22100	20010
Surplus or deficit		-27%	+23%	-9%	+19%	+40%	-4%	+44%	+36%

An explanation for these apparently counter-intuitive findings is that the median student on the expenditure distribution was not the same person as the median student on the income distribution; that at both low income and high income levels there was a variety of surplus/deficit experiences; and that in the distribution of the total survey population, students cluster in groups according to whether they work full-time during the study semester, in which case they are often in apparent financial surplus; or work part-time or not at all, in which case they are frequently in deficit.

In total, 40.2 per cent of students across the whole survey population had annual budgets in deficit. This figure was 47.8 per cent for full-time undergraduate and 49.1 per cent for full-time postgraduate coursework students. It was lower for full-time research students (27.5 per cent) and all categories of part-time students (Table 4.5).

Table 4.5 Students with an annual budget deficit (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
	F-T	P-T	All	F-T	P-T	F-T	P-T	All
Those in deficit	47.8	29.9	44.3	27.5	23.6	49.1	19.5	26.2
Male	47.2	25.3	43.3	24.1	15.8	46.8	16.3	21.9
Female	47.9	31.8	44.7	29.2	28.5	49.8	21.2	28.4

In all categories, the proportion of female students in deficit was higher than the proportion of male students in deficit, though in the case of full-time undergraduate students the difference was minor. The difference between the sexes was particularly marked for part-time students. One reason for these differences was higher average male earnings from paid work.

As noted, the average deficit in relation to income had declined since the 2000 study, as had average expenditure in real terms. The *Paying their way* study reported a broad reckoning on the amount to which students' annual budgets were in deficit (Long & Hayden 2001:2):

Although estimates must be treated with caution, average expenditure for all [undergraduate] students exceeds average income by 21 per cent, and for full-time students the deficit is 42 per cent.

The same calculation on the 2006 data shows that on average the expenditure for all undergraduate students exceeded average income by 9 per cent and for full-time undergraduate students the average deficit was 27 per cent. This is a sharp change.

In sum, the comparison between 2000 and 2006 shows that students had higher incomes overall in 2006 principally because they were earning much more, and they were taking out more in loans (see below), while spending less in real terms. There is a clear-cut trend to more balanced budgets, or rather, to less unbalanced budgets, with average budget deficits down while the majority of students are in the black, particularly the part-timers. There was some evidence that students are taking money management more seriously:

I'm aware that I could manage my personal finances better than I currently do. If my university/student association etc offered information sessions on how to manage my money then I would be first in line. (female, part-time postgraduate)

These trends do not necessarily translate into an improvement in students' living conditions overall. In fact, the rise in the cost of essentials and the tightening of spending, plus the enhanced time pressures point in the opposite direction. Rather, there appears to have been a behavioural shift since 2000. Students appear to have learnt to become better at financial survival – though not necessarily better in their formal learning program. They appear to be working the labour markets harder, controlling personal spending more tightly and reducing indebtedness, despite the negative effects on study time. As discussed below, it may be that debt aversion, in the context of the accumulation of greater long-term repayment commitments via HECS, FEE-HELP and commercial loans, are playing a part in this behavioural shift.

Assets and savings

The questionnaire invited students to estimate the cash value of their assets such as cars, houses and shares; and to indicate whether or not they had savings they could call upon in the event of financial difficulties. As might be expected, there was considerable diversity in the assets and cash savings reported. Overall, however, the largest number of university students has few assets and savings on which to rely if they enter a period of financial difficulty.

For example, 70 per cent of full-time undergraduate students and 48.7 per cent of full-time coursework postgraduate students indicated that they had total assets worth less than \$10,000 (Table 4.6). Of all students, over half reported having less than \$10,000 in assets.

Table 4.6 Estimated total cash value of student assets (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Less than \$10,000	70.0	26.2	61.4	37.6	13.2	48.7	14.5	24.0
\$10,000 to \$20,000	16.1	15.0	15.9	17.1	8.4	16.2	9.6	11.8
\$20,000 to \$50,000	6.0	11.5	7.1	11.9	8.8	9.5	11.2	10.8
\$50,000 to \$100,000	1.3	5.6	2.1	3.9	6.5	3.5	7.3	6.0
Over \$100,000	6.6	41.7	13.5	29.4	63.0	22.1	57.4	47.5

Asset holdings are largely age-related. In those categories of students where mature age students are concentrated, especially part-time students, the incidence of those with assets of over \$100,000 rises dramatically. In large part this is probably because of home ownership.

Table 4.7 Students with savings that could be used in the event of serious financial difficulty (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Held emergency savings	47.9	50.0	48.3	61.7	56.9	49.5	62.6	59.6
Male	50.1	55.0	51.0	63.0	63.0	54.3	67.8	64.2
Female	46.9	47.8	47.1	60.7	52.9	47.6	60.2	57.2

Table 4.7 contains data on the holdings of savings that could be accessed in an emergency. In all, 48.3 per cent of undergraduate students and 59.6 per cent postgraduate students reported having this kind of fall-back. Full-time undergraduate students were, overall, the least likely to report having savings. Female students, who as noted were more likely to be in deficit than male students, were less likely to have access to emergency savings.

As was indicated in Tables 4.1 and 4.5, it is apparent that the economic position of female part-time research students was more precarious than that of their male counterparts, with relatively high expenditures and propensity to go into deficit and a weaker access to savings.

Table 4.8 Students who had used up savings in order to study during 2006 (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Used savings for study	51.1	43.0	49.7	45.9	38.0	62.2	39.8	44.2
Male	49.0	39.4	47.4	39.5	35.3	66.2	35.2	40.4
Female	52.2	44.8	50.8	49.9	40.5	59.9	42.1	46.4

Survey respondents were also asked if they had drawn on savings during the year of study. Almost half of all the respondents had used up savings in order to study in 2006 (Table 4.8). Undergraduate students were more likely to have done so than postgraduate students, full-time students were more likely to report this than part-time students, and with the exception of full-time postgraduate coursework students, females were more likely to have drawn on savings than males. In the case of full-time research students, 49.9 per cent of females had drawn in savings during the year of study compared to 39.5 per cent of males.

Repayable loans

A major finding of the 2006 survey overall is that 24.4 per cent of all undergraduate students and 20.2 per cent of postgraduate students reported they had taken a repayable loan or loans – excluding HECS-HELP, FEE-HELP and PELS – in order to continue studying (Table 4.9). This represents a dramatic rise from the 2000 study, which reported that 10.7 per cent of all undergraduate students had repayable loans. The students surveyed in 2006 might have had a smaller average deficit, but they were more likely to be indebted than those surveyed in 2000.

For undergraduate students, the propensity to take out loans was much the same for full-timers and part-timers, but the pattern changed for postgraduate students where full-timers were more likely to have taken out loans. For coursework students, 29.7 per cent of full-timers, compared with 17.3 per cent of part-timers had taken out loans. Full-time research students (22.6 per cent) were considerably more likely to have borrowed than part-timers (15.6 per cent).

The average loan for undergraduate students was \$4720, rising to \$6370 for postgraduate students and \$7340 for full-time research students. As with the 2000 study, principal sources of loans were credit cards (12.9 per cent of students) and parents (4.3 per cent), followed by bank loans other than credit cards (4.1 per cent). The average credit card debt ranged upwards from \$2470 for full-time undergraduate students and \$3300 for part-time undergraduate students, to \$3720 for all postgraduate students including \$4410 for full-time research students. Postgraduate students who had taken out loans with parents and/or relatives did so at an average of \$3000-4600 per loan. Less than 2 per cent of students had government loans.

Table 4.9 Repayable loans taken out in order to continue studying by students with loans, excluding HECS-HELP and PELS (\$, mean)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Total loan	4420	5990	4720	7340	6920	6020	6370	6520
% of students	24.5	23.3	24.4	22.6	15.6	29.7	17.3	20.2
<i>2000 findings</i>	11.7	7.4	10.7	-	-	-	-	-
Government	2220	6390	2690	6710	5720	7170	5500	6100
% of students	1.8	1.1	1.7	0.7	0.7	1.4	1.0	1.0
Bank	9463	11930	10100	13930	10420	11790	12430	12240
% of students	3.3	5.0	3.7	4.5	4.2	3.5	3.9	4.1
Credit card	2470	3300	2650	4410	4260	3660	3360	3720
% of students	12.9	15.6	13.6	14.5	10.2	16.9	11.6	12.9
Student organ.	1300	2630	1550	1560	1510	1130	1920	1450
% of students	1.0	1.0	1.0	1.1	0.6	1.4	0.3	0.7
Parent	3060	2290	3010	3120	3800	4040	4250	3840
% of students	10.0	5.0	9.0	6.4	1.8	10.8	2.2	4.3
Relatives/friends	1490	2200	1600	4560	4370	4440	2900	3870
% of students	2.7	2.1	2.7	1.8	0.8	2.8	1.0	1.4
Spouse	2240	1400	2090	3030	5110	5420	3480	4080
% of students	1.3	1.2	1.3	1.2	0.8	1.3	0.6	0.9
Other	6610	2870	5770	2640	4000	1940	8420	5530
% of students	0.3	0.3	0.3	0.4	0.3	0.5	0.3	0.3

Table 4.10 provides more detail on the propensity to take out repayable loans. Across the whole sample, females were more likely to borrow than males, and full-time students were much more likely to borrow than part-time students. The difference between the sexes was greatest for part-time female research students. The incidence of borrowing was highest, in order, for full-time coursework students, full-time undergraduate students and full-time research students. Those working part-time or casually were more likely to borrow than those working full-time (especially postgraduate students) and those not working at all. Among full-time undergraduate and coursework postgraduate students, older students were more likely to borrow; among the part-timers in both groups, students under 25 were more likely to borrow. Overall, among postgraduate students it was the under 25-year olds who were more likely to take out repayable loans.

Most of those speaking English at home were more likely to borrow, especially in the undergraduate years, though this was not the case for part-time undergraduate students and part-time coursework postgraduate students. Table 4.10 also provides data on the propensity to borrow according to indicators of social backgrounds. The propensity to take out loans does not in itself stand as an unambiguous indicator of financial need or capacity. In the student sample, the incidence of borrowing was fairly even across the five socio-economic status categories. For full-time undergraduate students, it was highest for the lower-middle category (fourth from the top). For full-time research students, it was low for the top group and highest for the upper-middle group (second from the top). For full-time coursework postgraduate students, it was higher in the lower reaches of the socio-economic distribution. The patterns for part-timers in each group were, however, quite different. Students who had attended government schools were marginally more likely to have taken out loans and students who had attended independent schools were least likely to have done so.

Students with children were much more likely to have taken out loans than students without children. For those with children the loan incidence rose to 32.4 per cent among full-time research students, 49.4 per cent among full-time undergraduate students and a high 56.9 per cent among full-time coursework postgraduate students. Full-time undergraduate students with partners, part-time undergraduate students living alone, and most categories of those in shared accommodation with friends were the next most likely to have taken out loans. Those living with their parents were least likely to have borrowed money. Those in rented accommodation, or in the case of full-time postgraduate coursework students, those in residential colleges, were the most likely to have done so.

Table 4.11 shows how much the average student in each category was borrowing. Males borrowed more than females on average, especially in the case of part-time undergraduate students and all coursework postgraduate students. Postgraduate students had significantly higher levels of borrowing than undergraduate students, averaging at \$7718 for males and \$6031 for females.

Interestingly, undergraduate students, full-time research students and part-time coursework postgraduate students who were working full-time tended to borrow more than those students working part-time or not working at all. On the other hand, among part-time coursework postgraduate students, it was those not working at all who tended to take out larger loans. Students aged over 25 years tended to take out larger loans, especially full-time undergraduate and full-time research postgraduate students. Those speaking a language other than English at home were less likely to take out loans but had much higher average loans than those who spoke English at home.

Among undergraduate students, the higher the socio-economic status the larger the average loan, though the variation was not great. Among coursework postgraduate students, the socio-economic pattern was reversed with the highest average loans occurring in the second bottom socio-economic status category. Students from independent schools had marginally higher average loans, except in the case of coursework postgraduate students where the average loan amount for students from independent schools was lower than for students from government and Catholic schools.

In terms of living arrangements, average loans were highest for those living just with partners; those with children were more likely to take out loans but at a slightly lower average level. Average loans were relatively low for undergraduate students living with friends. In terms of accommodation type, the highest average loans were taken out by full-time research students in residential colleges or owned accommodation. The average loans for full-time undergraduate students in residential colleges were relatively low, however.

Table 4.10 Incidence of repayable loans (excluding HECS-HELP and FEE-HELP) by student characteristics (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
	F-T	P-T	All	F-T	P-T	F-T	P-T		
Sex									
Male	21.5	20.4	21.3	18.9	10.7	26.6	14.6	16.6	
Female	25.9	24.4	25.7	24.5	19.1	31.2	18.6	21.8	
Employed in last 12 months									
No	19.3	22.2	19.9	20.2	17.0	26.3	17.5	20.7	
Full-time	31.3	19.4	22.6	12.4	11.1	22.4	14.5	14.5	
Part-time / casual	24.5	27.9	24.9	23.5	20.5	32.9	23.6	25.4	
Paid HECS/fees up-front									
Paid	16.6	16.4	16.5	38.7	10.4	21.6	13.5	15.1	
Deferred	28.6	29.0	28.8	27.5	30.9	36.4	24.0	27.8	
Age in years									
Under 25	21.6	25.9	22.0	21.3	7.8	28.0	26.3	25.7	
25 and over	38.7	22.4	30.4	22.6	14.9	31.0	16.7	19.0	
Main lang. spoken at home									
English	25.3	22.8	24.8	23.7	15.4	31.3	17.0	20.1	
Other	18.0	29.0	19.5	15.4	14.0	23.6	19.4	18.9	
Family socio-economic status									
High	23.4	24.8	23.6	13.8	16.4	27.2	20.0	19.1	
Upper-middle	21.6	27.7	22.4	30.0	15.9	27.3	20.5	23.5	
Middle	23.6	24.8	23.9	20.8	11.9	28.9	15.2	17.8	
Lower-middle	27.5	23.3	26.5	22.2	15.7	32.0	17.6	20.1	
Low	27.0	18.0	24.6	26.2	21.5	34.6	15.1	20.2	
Type of school last attended									
Government	24.7	22.4	24.2	21.6	16.2	32.6	17.9	20.5	
Catholic	23.5	25.2	23.6	27.5	13.3	30.2	16.8	20.0	
Independent	20.7	22.9	21.1	20.4	15.3	23.8	17.4	19.0	
Living arrangements									
With parents	18.9	20.7	19.1	19.3	8.2	23.8	19.7	20.6	
With friends/housemates	30.3	32.9	30.5	30.0	28.4	34.4	24.5	28.7	
With partner/spouse	32.7	16.5	24.8	19.5	14.4	31.3	14.8	17.4	
With children	49.4	30.4	40.6	32.4	26.2	56.9	28.5	32.1	
Alone	31.6	32.9	32.4	25.8	14.0	28.5	18.3	20.4	
Accommodation type									
Rented accommodation	34.6	31.4	34.0	27.0	27.2	39.2	22.0	27.0	
Owned accommodation	20.4	19.3	20.1	17.2	11.6	22.9	15.1	16.0	
Residential college	16.7	36.2	16.9	12.0	0.0	45.4	0.0	15.0	
Informal/other	41.4	42.3	42.0	41.2	0.0	51.0	13.9	25.1	

Table 4.11 Mean amount of repayable loans by student characteristics: students with loans (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
All students	4417	5989	4719	7343	6919	6025	6374	6518
Sex								
Male	4938	7286	5360	8014	7228	8409	7476	7718
Female	4214	5401	4445	7166	6790	5102	5880	6031
Employed in last 12 months								
No	4713	4187	4578	6649	4321	7172	9072	7276
Full-time	6961	7047	6973	10988	5840	8862	5658	6075
Part-time / casual	4192	5719	4384	7533	8559	5464	7230	6897
Paid HECS/fees up-front								
Paid	5016	5115	5032	9257	7199	8352	4712	5702
Deferred	4255	5934	4555	6621	7574	4939	7483	6443
Age in years								
Under 25	3837	5074	3945	4751	8000	4911	4380	4761
25 and over	6057	6467	6212	7788	6996	6482	6621	6842
Main lang. spoken at home								
English	4243	5876	4562	7290	6896	5608	5939	6219
Other	6401	7552	6553	8082	8194	8126	9779	8916
Family socio-economic status								
High	4958	5331	5006	10979	4451	4249	5124	6005
Upper-middle	3889	4342	4012	6637	6926	5702	5885	6072
Middle	4285	6948	4815	5970	7702	5660	6682	6373
Lower-middle	4688	6018	4962	8662	7148	7079	6621	7097
Low	3992	7255	4617	7565	6484	6418	6222	6548
Type of school last attended								
Government	4324	5867	4594	7051	7692	6244	6958	6869
Catholic	4149	4914	4275	7656	4509	5353	5175	5637
Independent	4603	3675	4598	7971	7779	4796	4626	5718
Living arrangements								
With parents	4391	5228	4471	6374	17577	5053	4973	5490
With friends	3562	5346	3745	4591	6113	6231	7271	6038
With partner/spouse	5619	9988	6976	8211	7105	6393	6759	6970
With children	5334	4557	5303	7916	6105	4410	7378	6723
Alone	5869	5297	5624	5242	6544	7079	5293	5636
Accommodation type								
Shared rental accommodation	3797	6353	4309	4962	5530	6010	6250	5743
Owned accommodation	4832	5584	4973	11036	7959	6403	6675	7373
Residential college	3492	6142	3585	17138		3736		6851
Informal/other	4699	6043	4809	2457		2000	6179	3233

HECS-HELP and FEE-HELP

Altogether, 93.9 per cent of undergraduate students and 60.6 per cent of postgraduate students were HECS liable, though only 7.3 per cent of full-time research students were in this category (Table 4.12). A substantial minority of the HECS-liable students had paid the whole of their HECS for that year 'up-front' in the year of study, including from 20.9 per cent of full-time undergraduate students to 39.0 per cent of part-time coursework postgraduate students. Another 14.4 per cent of part-time undergraduate students and 27.2 per cent of part-time coursework postgraduate students paid part, or all, of their HECS debt through the tax system in the year of study because their income levels were high enough to trigger repayments under the income contingent HECS-HELP system. The mean amounts liable under the HECS system were \$5110 for undergraduate students and \$5040 for postgraduate students though this rose to an average of \$8090 for full-time coursework postgraduate students.

Table 4.12 HECS fees and full-fees; payment type and source of payment (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
HECS fees	94.7	90.7	93.9	7.3	11.0	65.2	49.2	39.4	
Paid total up-front	20.9	32.4	23.1	19.0	42.9	21.1	39.0	33.5	
Paid part up front	9.1	6.6	8.7	5.8	5.5	6.6	5.4	5.8	
Deferred total	67.6	46.6	63.6	62.7	26.6	65.6	28.4	39.3	
Deferred and taxed	2.3	14.4	4.6	12.6	25.0	6.7	27.2	21.4	
Full-fees (AFP)	4.4	7.9	5.1	3.2	4.9	32.7	48.8	32.3	
Paid total up-front	81.7	87.2	83.1	66.4	84.6	51.9	70.6	67.9	
Paid part up front	4.4	1.2	3.4	2.7	1.4	4.7	3.8	3.8	
Deferred total	11.9	7.4	10.5	22.2	11.5	40.2	19.6	22.7	
Deferred and taxed	0.9	1.5	1.3	4.1	2.6	2.2	4.8	4.4	
Paid with bank loan	1.1	2.8	1.8	4.6	-	1.0	1.2	1.2	
None / exempt / RTS	0.9	1.4	1.0	89.5	84.2	2.1	1.9	28.3	
Mean amount paid for fees									
HECS-HELP \$	5590	3020	5110	6790	4190	8090	3840	5040	
Full-fees \$	9360	2880	7380	7240	4570	11120	4970	6000	
All / part HECS/fees paid by:									
Parents	26.6	7.2	22.7	2.9	0.6	18.1	3.7	5.4	
Partner / spouse	1.3	5.6	2.2	1.0	1.8	5.3	5.5	4.2	
Relative / friend	1.7	0.6	1.5	0.2	0.3	1.5	0.5	0.6	
Employer	0.6	6.9	1.8	0.6	2.4	3.2	16.6	9.7	

There was great variation in student attitudes to HECS debt. On one hand HECS was often seen as the creator of opportunity: by deferring repayment obligations it made it possible for some to study who otherwise could not:

*I think that the HECS system is fabulous as it is the one major factor enabling me to study. There is no way possible that I could pay upfront.
(female, full-time undergraduate)*

*Overall I find the current situation with Uni fees and any assistance if required such as HECS very supportive. I am lucky enough to have full time employment which makes the financial stress of study a whole lot easier, my biggest struggle tends to be a never ending demand on my time from work, study and my relationships with my partner and friends.
(male, part-time postgraduate)*

*I think HECS/FEE-HELP is absolutely necessary. It has kept me off the dole as every time I become unemployed I choose to study.
(female, part-time postgraduate)*

On the other hand, HECS obligations were a burden worrying many students:

HECS is terrible. To have such a huge debt behind me without even beginning to work is utterly ridiculous and frightening. (female, full-time undergraduate)

*My financial situation is definitely a source of worry and stress for me. As HECS fees have increased, education is becoming less accessible to many students. The government needs to provide many more scholarships and better financial assistance if the standard of education is to remain high.
(female, full-time postgraduate)*

*As I have entered full time employment, I am finding that re-payment of my HECS debt is a heavier financial burden than I had anticipated. After the repayment of HECS the difference in take home pay from part-time to full-time employment is \$50 a week. Due to this I am seriously considering moving back to part-time employment at least then I have more time to focus on my study. Whilst HECS is a much needed scheme and has allowed me to receive a tertiary education, I feel that government need to realise the financial realities of students carrying this debt moving into full time employment, and the incentives to do so.
(female, part-time postgraduate)*

A small proportion of undergraduate students (5.1 per cent) paid full-fees, mostly up-front, with 11.8 per cent of this group deferring their fees via the income contingent FEE-HELP system for direct tuition costs that parallels the arrangements for HECS-HELP. A much larger group of postgraduate students (32.3 per cent of full-timers and 48.8 per cent of part-timers) were liable for full tuition fees and while more than two thirds paid up-front, 27.1 per cent of these used deferred repayment arrangements including a group of 4.4 per cent who repaid at least some debt through the tax system. The mean amounts of tuition charge under full-fee arrangements were much higher than for HECS places, ranging up to an average of \$9360 for full-time undergraduate students and \$11,120 for full-time coursework postgraduate students.

Among undergraduate students, 22.7 per cent, mostly full-time students, had assistance from their parents with tuition charges. This was also the case for 18.1 per cent of full-time coursework postgraduate students. Among part-time coursework postgraduate students, the role of parents was minor, but 16.6 per cent of these students had financial assistance from their employers.

Table 4.13 contains further data on those who paid all or part of their HECS or full-fee liabilities in the year of study. It shows that the propensity to do this was higher for male students than for female students, higher for part-time than for full-time students, much higher for those working full-time than for those working part-time or who were not employed, relatively high for postgraduate students aged over 25 years, highest for students from independent schools, and highest for undergraduate and research postgraduate students in the most advantaged socio-economic status group. The patterns by accommodation and living arrangement were mixed but up-front payment was relatively common among those that owned their home and those who lived just with partners. There was little variation according to language spoken at home.

Table 4.13 Payment or part payment up-front of full or HECS fees by student characteristics (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
	F-T	P-T	All	F-T	P-T	F-T	P-T	All
Sex								
Male	33.9	46.7	36.2	41.3	67.2	45.8	62.7	59.0
Female	31.9	40.9	33.7	35.6	55.2	33.6	57.6	51.5
Employed in last 12 months								
No	32.3	29.1	31.6	27.7	52.1	38.6	38.2	38.2
Full-time	35.7	56.4	50.9	18.3	74.5	53.2	64.3	63.4
Part-time / casual	32.5	31.5	32.5	43.8	32.2	33.5	52.5	43.8
Age in years								
Under 25	34.5	35.8	34.6	31.1	50.0	37.0	40.4	37.3
25 and over	22.9	45.1	34.2	39.7	60.8	37.4	60.4	56.5
Main lang. spoken at home								
English	32.2	42.8	34.4	34.8	60.8	34.1	59.9	54.0
Other	35.9	42.1	36.8	47.8	63.3	53.8	55.6	54.8
Family socio-economic status								
High	42.9	41.6	42.5	45.3	24.7	38.5	55.0	48.9
Upper-middle	38.3	43.4	39.1	30.2	59.8	40.5	55.4	51.4
Middle	32.9	42.8	34.8	35.9	66.2	36.9	61.2	56.1
Lower-middle	28.5	41.5	31.7	36.2	65.0	39.5	62.2	56.8
Low	20.7	45.0	27.1	49.6	60.9	34.8	59.8	55.1
Type of school last attended								
Government	29.8	42.5	32.4	41.0	58.6	31.9	58.2	52.4
Catholic	31.7	41.1	33.4	24.9	65.4	38.9	61.0	55.5
Independent	42.2	43.3	42.3	35.1	65.3	46.7	61.2	56.1
Living arrangements								
With parents	37.2	40.3	37.5	25.4	39.4	35.7	46.6	40.1
With friends/housemates	26.5	34.7	27.3	47.3	27.9	34.9	50.2	43.1
With partner/spouse	24.6	49.9	36.9	39.0	70.4	41.6	59.7	56.8
With children	18.1	32.2	24.6	0.0	31.2	31.2	46.7	43.7
Alone	30.7	44.3	35.1	27.6	62.5	43.4	63.4	59.4
Accommodation type								
Rented accommodation	23.7	32.2	25.3	44.7	41.6	33.7	51.8	46.4
Owned accommodation	36.8	48.5	39.3	31.6	71.8	40.9	62.9	58.4
Residential college	29.7	15.4	29.7	0.0	0.0	26.7	52.5	31.1
Informal/other	24.7	41.6	26.5	0.0	0.0	45.4	55.6	46.1

Estimated levels of debt and attitudes towards debt

With the incidence of repayable loans increasing sharply, the rising levels of HECS costs and debts and the emergence of FEE-HELP alongside HECS, students in 2006 faced a dramatic increase in loans financing compared to those surveyed in 2000. It is noticeable however that on average only 10.98 per cent of anticipated undergraduate debt and 29.0 per cent of anticipated postgraduate debt bears conventional interest costs, which modifies the picture a little. The bulk of all debt is associated with HECS-HELP and FEE-HELP.

Table 4.14 contains data on the estimated levels of debt that students expected on completion of their studies. This was approximately \$25,000 across the whole survey sample, averaging at \$24,200 for undergraduate students and \$25,330 for postgraduate students. Once again it should be noted this is a skewed distribution due to the small proportion of respondents reporting very high estimates of debt. The median figures (not reported in Table 4.14) are lower than the means.

Table 4.14 Estimate of level of debt on completion of studies (\$)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
HECS-HELP /FEE-HELP	20770	15910	19920	15830	10060	21850	14880	16210
Interest bearing debt	1790	6960	2660	7830	12060	3050	8310	7350
Interest-free debt	1760	830	1620	2610	1390	2210	1360	1770
Total debt	24330	23720	24200	26270	23520	27110	24550	25330
Male	25490	27620	25790	28970	22970	25090	26240	26200
Female	23720	22170	23400	24850	23830	28150	23440	24750

Average expected interest-bearing debt was much higher for postgraduate students than for undergraduate students, especially part-time postgraduate students. However, postgraduate students also have average levels of higher interest-free debt. Undergraduate students have higher average levels of expected debt under HECS-HELP and FEE-HELP which indicates that many entered higher education at higher levels of charges than prevail for the postgraduate students in the sample. This is an artefact of the transition to higher levels of tuition charges flowing from the 2003 Nelson reforms. Once the present generation of postgraduate students has passed through, HECS-HELP and FEE-HELP charges will become more nearly equal across levels of study, and on average, postgraduate students – most having been enrolled in Australian higher education over a longer period – can be expected to be in the process of accumulating higher total debts from this source.

Males generally anticipated slightly higher levels of debt than females, though as will be discussed, female respondents expressed more concern about their debts. Male research students at \$28,970 had the highest expected debt of all groups.

Many students were worried about their accumulating debt, as evidenced in some of the written comments:

The level of HECS debt I have accrued is a major burden to me...I think that the increased financial demands on students are having a huge impact on the quality of the university experience. (male, part-time postgraduate)

I feel it is almost impossible to financially stay 'above water' while studying and with the vast personal debts I'm gaining. I will be paying them off for years after I graduate. (male, full-time undergraduate)

I do think that debt is a massive problem for students. (male, full-time undergraduate)

These attitudes are mirrored in the quantitative findings. As discussed in Chapter 6, around two-thirds of respondents *disagreed* with the proposition 'I don't worry much about debt – everyone has debt these days'. Here there were notable differences in the attitudes of males and females, with females showing significantly more concern about debt.

Despite the widespread concern about debt, about four students in ten indicated they believed it was worth getting into debt for an education. There was a marked difference between full-time undergraduate students and full-time postgraduate students in their attitudes to this question, with the full-time postgraduate students appearing less convinced of the value of getting into debt than the full-time undergraduate students. It is likely that this in part reflects the difference in the last decade between a largely HECS-based undergraduate regime in which the majority undergo deferred repayment arrangements, and the higher incidence of up-front fees in postgraduate education plus the fact that part-time postgraduate students often repay tuition debts in their year of study. With the financial norms of undergraduate and postgraduate education now converging, future surveys may see a greater convergence of view across the undergraduate/postgraduate division.

But there will always be students reluctant to go further into structured debt arrangements, interest bearing or otherwise, or to burden their parents, relatives and friends with loans that it will be difficult to repay. And the prospect of debt (or of more debt) will no doubt drive some students out of higher education; and bring anxiety to many more.

My financial situation is a source of great anxiety for me, and this anxiety often impedes my ability to work on my thesis. I am constantly aware of savings dwindling and debts accruing, and this makes me question why I am devoting so much of my life to my studies. (female, full-time postgraduate)

It is really hard to live in debt and it is incredibly hard to rely on or ask others for assistance for an education that you want. (female, full-time undergraduate)

The fact that expenditures, in real terms, have actually fallen even while work-related incomes and debts have both increased, indicates not only the decline of other sources of funding, it shows that on average students go into debt to the minimum extent possible even when not all of their needs are met.

5. Employment and study

The Australian university student is typically a working student: in 2006 three-quarters of all students were undertaking some form of paid work during semester. Even a conservative comparison with the 2000 data suggests a deterioration in the educational experience of students brought about by work commitments. For example, in 2006, 85.1 per cent of full-time undergraduates were in paid employment at some stage during the year, compared with 78.1 per cent in 2000. In 2006, 40.2 per cent of these students reported that their work adversely affected their study. A large number of full-time students also reported being in full-time employment, including more than one in five full-time postgraduate coursework students.

Patterns of paid employment

Table 5.1 shows the percentage of students who reported they were undertaking paid employment during semester, the comparable figures for undergraduate students from the 2000 survey, the kind of work undertaken by students, the number of workplaces worked in per week, and mean hours worked by students. There has been a small drop in the proportion of undergraduate students working *during semester*, primarily among part-time undergraduate students. The proportion of full-time undergraduate students in employment at some stage *during the year* increased from 78.1 per cent in 2000 to 85.1 per cent in 2006 (again, there was a drop among part-time undergraduate students). Overall, the number of undergraduate students in employment rose from 80.6 per cent to 85.5 per cent. Part-time postgraduate students were the most likely to be in employment.

The work undertaken by full-time students was predominantly casual, however more than one in five (20.7 per cent) full-time coursework postgraduates was in full-time employment. Of full-time postgraduate research students, 7.1 per cent were in full-time employment, as were 4.5 per cent of full-time undergraduates. As would be expected, part-time students were predominantly in full-time employment.

While most employed students were working at only one place of employment, a sizeable proportion reported that they worked at two or more places of employment in a typical week: around 20.0 per cent of full-time students in each cohort who were in employment typically worked at more than two places of employment each week. Full-time undergraduates were more likely than part-time undergraduates to have multiple employers (20.0 per cent compared with 13.4 per cent), reflecting the more casualised nature of their work.

On average, full-time undergraduates working during semester reported they worked 14.8 hours per week in a typical week. The mean number of hours these students worked has risen only slightly compared with the hours worked by students in the 2000 survey, which showed that full-time undergraduates working during semester were working 14.5 hours per week on average. The current study also shows that full-time postgraduate students, on average, were working comparable hours during semester to full-time undergraduates.

Table 5.1 also presents the spread of hours worked by undergraduate students who were working during semester. Notably, 16.5 per cent of full-time undergraduate students who were working during semester – that is, one in every six – were working more than 20 hours per week during semester time. The situation of full-time postgraduates was even more pronounced: 32.0 per cent of research students were working more than 20 hours per week, as were 38.2 per cent of coursework students.

The significance of the study's findings for the work patterns of full-time students can be illustrated by translating the median figures into practical terms. The median figures reveal that in 2006 more than one-third of the nation's university students, 35.2 per cent of all full-time students, were working at least 13 hours per week during semester (calculated on the basis that 70.3 per cent of the nation's full-time students were working a median of 13 hours per week, and therefore half of these students were working *more* than 13 hours). Similar reckoning for part-time students shows that 41.8 per cent of all part-time students were working at least 38 hours per week – by any measure the equivalent of full-time paid employment.

Table 5.1 Percentage of students employed,; type of work, and hours: (% , hours)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
All students								
Employed during semester	70.6	79.6	72.3	79.2	92.8	73.7	93.7	81.2
<i>2000 findings</i>	72.5	87.2	76.0	-	-	-	-	-
Employed in last 12 months	85.1	87.0	85.5	80.7	93.6	82.0	94.5	90.0
<i>2000 findings</i>	78.1	88.7	80.6	-	-	-	-	-
Kind of work								
Full-time	4.5	49.6	44.5	7.1	57.3	20.7	71.5	50.4
Part-time	20.0	20.3	22.7	19.6	22.9	22.2	16.4	18.6
Casual	60.6	17.1	51.4	54.0	13.4	39.0	6.5	20.9
Employed students								
Kind of work								
Full-time	5.3	57.0	15.8	8.8	61.2	25.3	75.7	56.0
Part-time	23.5	23.3	23.4	24.3	24.5	27.1	17.4	20.7
Casual	71.2	19.7	60.8	67.0	14.3	47.6	6.9	23.2
No. of workplaces each week								
1	80.0	86.6	81.5	79.2	79.3	80.5	90.1	85.8
2	17.3	11.3	15.9	17.6	15.4	14.3	7.9	11.1
3+	2.7	2.1	2.6	3.2	5.3	5.1	2.0	3.0
Hours worked each week during semester (hours)								
Mean	14.8	32.7	18.7	11.3	34.3	20.3	38.5	31.4
Median	13.0	38.0	15.0	8.0	38.0	17.0	40.0	37.0
Spread of hours worked during semester (%)								
1-5	11.0	3.1	9.3	29.5	4.2	10.0	1.7	7.4
6-10	29.1	6.2	24.0	40.7	6.3	19.3	2.2	10.9
11-15	24.0	6.3	20.1	10.1	4.4	15.3	2.5	5.7
16-20	19.4	9.4	17.2	7.8	9.5	17.2	5.6	8.0
21-25	8.0	6.0	7.6	3.7	4.3	9.7	4.2	5.1
26-30	4.0	7.7	4.8	1.4	6.0	6.9	4.9	4.8
31+	4.5	61.3	17.0	6.8	63.2	21.6	78.7	58.2

Table 5.2 Hours of paid employment per week during semester by student characteristics: students who worked during semester (mean hours)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
	F-T	P-T	All	F-T	P-T	F-T	P-T		
All students	14.8	32.7	18.7	11.3	34.3	20.3	38.5	31.4	
Sex									
Male	14.6	37.2	19.5	11.0	37.7	21.0	42.3	34.2	
Female	14.8	30.5	18.2	11.4	31.9	20.0	36.4	29.7	
Employed in last 12 months									
Full-time	30.5	41.6	39.3	30.1	43.5	37.5	43.3	42.8	
Part-time / casual	14.1	20.3	14.7	9.8	19.3	15.3	23.1	16.4	
Paid HECS/fees up-front									
Paid	14.4	35.7	20.4	12.2	43.8	23.5	39.8	37.5	
Deferred	14.8	29.8	17.6	14.3	31.4	18.1	36.2	30.9	
Age in years									
Under 25	14.5	30.5	15.9	9.6	28.8	17.2	34.5	20.3	
25 and over	16.5	33.5	26.2	11.5	34.3	22.5	38.8	32.9	
Main lang. spoken at home									
English	14.8	32.7	18.9	10.9	34.5	20.3	38.7	31.6	
Other	14.5	32.4	17.3	13.8	31.8	20.2	36.5	29.1	
Family socio-economic status									
High	13.3	31.1	15.7	11.4	30.6	18.4	38.7	27.4	
Upper-middle	14.5	30.6	16.9	10.6	33.1	19.3	37.1	28.8	
Middle	14.8	33.3	18.6	10.0	33.8	21.1	38.5	31.4	
Lower-middle	15.5	33.1	20.2	12.0	36.3	20.0	39.2	33.3	
Low	15.5	34.0	21.3	13.2	34.2	22.2	39.3	33.5	
Type of school last attended									
Government	14.6	32.4	18.8	10.7	34.4	19.9	38.2	31.1	
Catholic	14.9	33.2	18.0	12.8	34.7	21.6	39.2	33.1	
Independent	14.2	32.1	16.6	10.9	32.9	18.3	39.0	29.6	
Living arrangements									
With parents	14.4	30.2	15.8	10.0	32.8	15.7	35.0	23.4	
With friends/housemates	14.1	32.6	16.4	9.7	25.1	19.1	38.0	24.8	
With partner/spouse	17.5	36.3	27.5	11.6	34.7	24.2	40.6	34.0	
With children	16.1	24.8	21.4	12.5	33.6	16.8	34.4	31.3	
Alone	16.1	36.5	24.9	12.8	35.6	25.6	40.8	34.3	
Accommodation type									
Rented accommodation	14.9	33.0	19.2	11.0	30.2	20.9	38.1	28.4	
Owned accommodation	14.8	32.7	18.7	11.5	36.0	20.1	38.7	33.0	
Residential college	11.7	24.2	12.1	11.5	20.0	19.1	43.6	26.0	
Informal/other	17.7	34.8	24.8	27.2	14.5	10.8	30.7	23.5	

Table 5.2, above, shows the mean hours worked during semester by students in paid employment, by student characteristics. Across all characteristic groups of full-time students, mean hours worked were generally between 13 and 17 hours per week for full-time undergraduates and postgraduate research students, and between 17 and 24 hours per week for full-time postgraduate coursework students. Part-time students of all characteristic groups generally worked between 30-40 hours per week. Amongst part-time undergraduate, postgraduate research and postgraduate coursework students, males worked more hours than females and those who had paid fees up-front worked more hours than those who had not. Language background and family socio-economic status had only a small effect across cohorts. Those who lived alone tended to work the most hours.

Overall, the findings on the extent of paid work being undertaken during semester by full-time students appear consistent with previous studies – as noted earlier, Long and Hayden (2001) reported a mean of 14.5 hours for full-time undergraduates working during semester, while Krause et al. (2005) reported a mean of 12.5 hours for full-time first year students, compared with the present study's finding of 14.8 hours. These figures raise questions about what is a reasonable and manageable amount of paid work for a university student in the context of the demands of full-time study and the possible effects on the quality of education for students who are distracted from study by extensive work commitments.

The impact of employment on study

Table 5.3 shows students' attitudes to the relationship between their paid work and their studies. For both postgraduates and undergraduates, part-time students were the most likely to report that their work negatively affected their studies. Over half of all part-time undergraduates and postgraduates (both research and coursework) who were in employment believed that their work commitments adversely affected their performance at university. About one in three part-time students regularly missed classes or equivalent activities because of employment commitments. Comparable figures were lower for full-time students but of no less relevance, particularly for full-time coursework postgraduates, of whom 45.5 per cent reported that work adversely affected their studies, while more than one in four full-time coursework students (25.3 per cent) said they regularly missed classes or equivalent activities because of work commitments.

Table 5.3 Effect of work on study (percentage agree or strongly agree with proposition): employed students (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
My work commitments adversely affect my performance in university	40.2	55.3	43.1	28.5	56.1	45.4	51.4	47.8	
I regularly miss classes or study because I need to attend paid employment	22.7	37.4	25.7	16.4	35.6	25.3	27.7	26.7	
I do the work I do because it will progress my career and help my career goals	24.4	52.0	30.1	52.6	61.9	38.1	66.6	59.7	
The type of work I do is not related to my studies	67.6	33.8	59.9	23.4	18.4	46.1	15.7	21.7	

The 2000 questionnaire used a three-point scale to assess the adverse impact of paid employment on students' studies and a four-point scale to assess the extent to which they missed classes or other study activities because of work commitments. The present study sought a greater degree of detail by using a five-point attitudinal scale (ranging from "strongly disagree" to "strongly agree"). Even a very conservative comparison of the two studies, using only the most extreme points on each scale, suggests an important trend in students' perceptions of the effects their paid work is having on their studies. For example, in 2000, 15 per cent of employed full-time undergraduates indicated that paid employment affected their studies 'a great deal,' whereas the present study found that 18 per cent of employed undergraduates studying full-time 'strongly agreed' that work adversely affected their studies. Conversely, in 2000, 28 per cent of full-time and 14 per cent of part-time undergraduates said work had no adverse affect on their studies, with the comparable proportions for 2006 being 18 per cent and 12 per cent respectively.

In the case of missing classes or other study commitments to attend paid employment, 10 per cent of full-time undergraduates taking part in the present study 'strongly agreed' that they regularly miss classes/study commitments while only 6 per cent of the 2000 cohort reported 'frequently' missing classes. From these findings it can be concluded that, at least in students' eyes, work is having more negative effects than in the past.

Assistance from employers

Most employed students did not have flexible work hours. Of undergraduates, 47.0 per cent of full-time students and 42.2 per cent of part-time students reported that their employers provided flexible working hours. Among the postgraduates, 38.4 per cent of full-time coursework students and 33.2 per cent of full-time research students respectively had flexible working hours. Study leave (paid or unpaid) was also relatively rare among employed students. Of undergraduates, 15.2 per cent of full-time students and 21.5 per cent of part-time students received unpaid study leave. Postgraduate students were generally more likely to receive paid study leave than were undergraduates, especially part-time coursework postgraduates, of whom 29.8 per cent received paid study leave from their employers.

Table 5.4 Study assistance provided by employers: employed students (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Unpaid study leave	15.2	21.5	16.5	7.3	15.4	18.1	18.1	15.9
Paid study leave	2.6	22.1	6.6	3.6	20.2	8.5	29.8	21.2
Flexible working hours	47.0	42.2	46.0	33.2	41.7	38.4	37.7	37.5

Comments from students

Concerns amount the impact of work on study were a strong theme in students' written comments, and even students who were not working reported concern about the impact of paid work on their colleagues' studies:

It is all too common nowadays to see struggling university students who are working up to three or more jobs just to help them get through university. Those jobs would be hard enough to do on their own, let alone a full-time university degree as well. (female, full-time undergraduate)

It is very difficult to maintain a high level of university work when you must work to support yourself. I am often exhausted as out of necessity much of my 'free' 'non work' time (evenings, weekends) is taken up with study, homework, assignments. I get no free time as everything is highly structured to finish the work. (female, part-time undergraduate)

Many of my fellow students have to work - they miss classes and are often stressed. This can be difficult when they are in groups for assignments - sometimes they do not have the time to put in the effort and the other students suffer. (female, full-time undergraduate)

I attend classes with much younger people who struggle because they are juggling too many work commitments to survive financially, and this often appears to affect their academic performance adversely. (female, part-time undergraduate)

I added it up one time and with the amount of hours I need to work and then the 12 hours per week specified for each subject, I end up not having enough time to sleep, do shopping, relax, visit family etc. None of these things can be avoided so uni suffers. (female, full-time undergraduate)

Another common concern was the apparent failure of teaching staff to understand the necessity of undertaking paid work. This was particularly the case for those who reported undertaking placements as part of their degree (for example teaching, nursing and physiotherapy students) who found the combination of work, study and placement very demanding:

University never takes into account the fact that some students have to work in casual employment in order to live. The lecturers and tutors have no flexibility for this and this has been the cause of a lot of grief for me during my studies. I believe that working casually has impacted on my work and performance at university. (female, full-time undergraduate)

My course required 1000 hours of placement during the degree (2 x 500 hour placements). This heavily influenced my financial situation as I was only able to work on weekends. Finances during my studies were a great source of stress for my partner and I. (female, full-time undergraduate)

It is extremely difficult during teaching rounds (9 weeks of the year) to make ends meet without a large amount of stress as you are required full time at the school and also need to work on top of this. (female, full-time postgraduate)

Section 3 of this report suggests a correlation between falling levels of government income support and increased levels of income from paid employment. Read in conjunction with these findings, those presented above point to a deterioration in the quality of students' educational experience brought about by the impact of work upon study, and suggest that current income support measures for students are proving inadequate.

6. Some effects of students' financial situations

It is clear from the findings of this study that the effects on students of their financial circumstances were marked. Overall, students had a high level of concern about their finances and the impact of their financial circumstances on others. Many students have difficulty meeting the costs of study-related expenses such as textbooks and many regularly go without food and other necessities because they cannot afford them. For large numbers of students, their financial circumstances directly affected their choices, including when to go to university and of mode of study, and a proportion indicated that financial circumstances would affect later study related choices. A large proportion of students undertook paid work in order to fund their study-related expenses but many reported significant adverse effects of the requirements of paid work on the quality of their study and educational experiences.

Extent of concern about finances

Just under half of the almost 19,000 students surveyed agreed that their "financial situation was often a source of worry" for them (Table 6.1). Of undergraduate respondents, full-time, female undergraduate students had the highest levels of agreement with the statement (62.7 per cent), and of postgraduate respondents, full-time coursework students had the highest levels of agreement (62.6 per cent).

Of those respondents who were dependent on parents or a partner, close to half agreed that supporting their study put 'a great deal of pressure' on those providing the support. For full-time female postgraduate coursework students, this percentage rose towards two-thirds of respondents (61.1 per cent). Comments from students illustrate the issues:

The amount my spouse earns is not enough to pay our bills and support my study and as a consequence is supplemented by our credit cards, which are becoming worryingly high. The challenge will be for us to remain solvent until I finish studying. (male, full-time undergraduate)

... my financial situation is a constant source of stress, even though I have a very supportive partner I am aware of the strain that it places on both of us and our relationships. (female, part-time postgraduate)

Effects of low income

As an indication of students in extreme circumstances, around one in seven undergraduate respondents (14.1 per cent), and one in twelve postgraduate respondents (8.5 per cent) indicated that their financial circumstances meant that they regularly went without food and other necessities (Table 6.1). One student explained:

When I left home and became a full-time psychology student I found it very difficult to find money for food and clothes. All of my youth allowance went on bills and I had to ask people for food or if they could give me some money for food - it was a really humiliating situation. (female, part-time postgraduate)

Of those respondents with children, almost one-quarter (23.7 per cent) agreed that it was very difficult for them to support for dependents. One student said:

As much as I enjoy the course undertaken it has hampered me financially. I felt I could not work and attend university and be there for my five children at once. (female, full-time undergraduate).

Table 6.1 Attitude to finances (percentage who 'agree' or 'strongly agree' with proposition)

	Undergraduate students			Postgraduate students				
				Research	Coursework		All	
	F-T	P-T	All	F-T	P-T	F-T	P-T	
My financial situation is often a source of worry to me	59.0	54.6	58.2	52.9	46.7	62.6	41.1	47.5
Male	51.4	48.4	51.0	49.0	37.2	59.7	36.7	42.3
Female	62.7	57.1	61.7	55.2	52.5	64.0	43.6	50.2
I don't worry about debt much – everyone has debt these days	14.0	14.7	14.1	12.6	13.6	14.5	16.7	15.2
Male	15.2	16.8	15.6	14.0	14.2	13.7	19.3	17.0
Female	13.2	13.2	13.2	11.7	12.7	14.1	15.2	14.2
It's worth getting into debt to get an education	45.0	36.1	43.1	39.8	35.2	39.9	38.2	38.3
I regularly go without food or other necessities because I cannot afford them	14.7	11.7	14.1	11.5	8.0	14.5	5.7	8.5
(If have children) It is very difficult for me to afford to support those dependent on me	23.3	26.1	24.4	35.6	25.6	31.6	19.7	23.7
(If dependent) Supporting my studies puts a great deal of pressure on my parents / partner	48.5	51.3	49.0	46.3	44.8	59.4	38.7	45.6
Male	42.8	47.3	43.4	44.6	35.0	56.9	32.0	40.5
Female	51.6	52.9	51.8	47.0	49.9	61.1	41.4	48.0

In response to the statement 'I don't worry about debt much – everyone has debt these days', only 14.1 per cent of undergraduate respondents and 15.2 per cent of postgraduate respondents agreed (Table 6.1). The implication of this finding is that the remaining 85.9 per cent of undergraduate and 84.8 per cent of postgraduate respondents are either neutral about, or disagree, with this statement and that there is, therefore, a high level of concern about debt among most students. These student comments illustrate some of the concerns:

I find it really difficult to pay for university. I rely on my parents although I work. They find my university degree to be a large financial burden although we try to get assistance we will be ineligible due to their wages. (female, part-time undergraduate)

It is really hard to live in debt and it is incredibly hard to rely on or ask others for assistance for an education that you want. (female, full-time undergraduate)

The level of HECS debt I have accrued is a major burden to me... (male, part-time postgraduate)

HECS is terrible. To have such a huge debt behind me without even beginning to work is utterly ridiculous and frightening. (female, full-time undergraduate)

However, a sizeable proportion of undergraduate and postgraduate students agreed that getting an education as worth the debt incurred (43.1 per cent undergraduate; 38.3 per cent postgraduate).

Study-related costs

Students were asked about their ability to afford-study related expenses. Almost a half of undergraduate students and one-quarter of postgraduate students agreed it was difficult to afford textbooks (Table 6.2). The cost of textbooks was regularly mentioned in students' open-ended comments, with comments such as these:

Textbooks are often expensive for students and can be quite a financial burden. It makes it even more difficult when they are updated almost every year and it is not very useful for students to buy secondhand textbooks anymore. (female, full-time undergraduate)

The costs of textbooks is obscene and the release of new editions each year means they can't be bought secondhand ... (female, full-time undergraduate)

Almost half of undergraduate students and one-third of postgraduate students agreed it was difficult to afford to buy or hire a computer (Table 6.2). The majority of students surveyed indicated that they needed a computer and internet access for study and they had access to an adequate computer and to the internet (Table 6.3). However, small proportions of students indicated that they could not afford internet access at home (7.8 per cent undergraduate; 5.5 per cent postgraduate), with a slightly higher proportion of full-time research students in this category (9.5 per cent).

Table 6.2 Students having difficulty affording study-related expenses (percentage finding it difficult or very difficult)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Textbooks	49.1	32.4	45.9	26.0	20.1	44.9	18.2	24.0
Stationery, equipment, field trips, p/copying etc.	17.5	13.8	16.7	15.5	15.7	19.7	7.9	12.2
Computer purchase or hire	46.9	38.8	45.3	43.2	30.4	45.4	27.3	33.3
Computer related costs, e.g. software, Internet	29.6	24.8	28.7	24.3	17.7	31.9	18.0	21.4
Univ. costs, e.g. late enrolment fees, library fines	17.4	13.6	16.7	10.0	6.7	19.1	9.3	10.7
Union/Guild/Sports, Union fees	26.0	15.5	23.9	18.6	9.9	26.8	10.2	14.4

Table 6.3 Availability and adequacy of computer and internet access for study (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Computer access								
Own an adequate computer	63.9	74.1	65.9	71.0	79.4	72.6	79.1	76.7
Own a computer, but inadequate	8.1	9.5	8.4	11.8	9.2	8.2	7.2	8.4
Access to an adequate computer at home	25.5	14.2	23.3	12.9	10.2	16.5	11.6	12.4
Don't need a computer	0.3	0.5	0.3	1.3	0.4	0.2	0.4	0.5
Can't afford a computer	2.2	1.6	2.1	2.9	0.8	2.4	1.7	1.9
Home internet access								
Broadband	70.2	62.3	68.5	60.1	63.7	69.5	68.3	66.4
Dial-up	17.8	27.2	19.6	20.4	28.1	18.7	23.0	22.5
Have service, but inadequate	3.0	1.9	2.8	4.1	2.1	3.4	1.6	2.4
Don't need internet access	1.0	2.3	1.3	6.0	1.7	1.4	3.1	3.1
Can't afford internet access	8.0	6.4	7.8	9.5	4.3	7.0	4.0	5.5

Given the centrality of quiet space and of desk and computer resources to their studies, RHD students were asked about the study resources provided by their institutions (Table 6.4). Only 36.5 per cent of RHD students had access to a sole-use computer, 39.5 per cent to a sole-use desk and 23.2 per cent to a sole-use study space. While more than half had access to a shared study space, only around three-quarters of those surveyed (76.2 per cent) agreed the resource arrangements were adequate.

Table 6.4 Study resources provided by institution to research students, and adequacy of support (%)

	RHD students		
	F-T	P-T	All
On campus sole use study space	23.5	22.3	23.2
On campus shared study space	68.9	36.4	54.7
On campus sole use desk	54.0	20.3	39.5
On campus shared desk	11.2	16.8	13.5
On campus sole use computer	49.2	19.6	36.5
Home internet access (uni paid)	13.6	15.7	14.5
Agree arrangements adequate	79.5	70.9	76.2

One undergraduate student summed up some of the points made in many of the open-ended comments from undergraduate students:

Financially, university is difficult. I don't buy books as I can't afford them. It is always hard to buy food to eat... (female, full-time undergraduate)

Similarly, this comment from a postgraduate student touched on several of the themes raised by postgraduate students:

...it is difficult to afford the travel involved (to campus and other clinical placements --1 hour travel each way), assoc costs such as textbooks, union fees and the requirements to join professional bodies or travel to conferences. (female, full-time postgraduate)

Effects of financial circumstances on study choices

It was clear from responses to the survey that financial circumstances had contributed to decisions and choices made prior to entering university. Students were asked whether or not they took a 'gap' year between year twelve study and university, and if they did, the primary reason for doing so (Table 6.5). One in five undergraduate students (21.9 per cent) indicated that they had taken a gap year. Of these, 16.1 per cent gave as the primary reason the need to save money to go to university and 10.9 per cent indicated the primary reason was to establish 'independent status' for Centrelink purposes. Sixteen and a half per cent of postgraduate respondents had taken a gap year – 20.8 per cent of these students did so to save money for university and 4.4 per cent to establish 'independent status'.

Table 6.5 If gap year taken between year 12 and university, and primary reason (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
	F-T	P-T	All	F-T	P-T	F-T	P-T	All
Took gap year	21.1	24.7	21.9	16.3	16.4	16.0	16.6	16.5
Reason for gap year								
Needed a break	28.2	27.3	28.1	29.2	19.9	24.5	23.8	24.3
Wanted 'real world' experience	22.2	29.6	23.8	34.2	41.5	30.8	32.3	33.5
Needed to save money for university	17.1	13.1	16.1	22.6	22.5	23.4	18.7	20.8
To be sure of choice to go to university	20.3	23.6	21.0	10.4	13.2	15.1	20.8	17.0
Establish independent status for Centrelink	12.4	6.4	10.9	3.7	2.9	6.2	4.4	4.4

Students indicated that their financial circumstances had influenced major choices, including their choice of course or program of study, the university attended and the mode of study undertaken. The findings for undergraduate students in these areas were compared to those from the 2000 study (Table 6.6), and there were only small shifts in the degree to which finances had influenced these choices. Despite these shifts being small, it is important to note, however, that around half of part-time students were influenced in their decision about mode of study because of finances.

Table 6.6 Influence of financial circumstances on choice of course, university and mode of study (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
	F-T	P-T	All	F-T	P-T	F-T	P-T	All
Influenced choice of course	10.8	13.3	11.3	16.9	17.4	22.4	21.7	20.5
<i>2000 findings</i>	<i>10.8</i>	<i>12.2</i>	<i>11.1</i>	-	-	-	-	-
Influenced choice of university	19.5	16.7	19.0	20.1	20.9	20.5	20.3	20.5
<i>2000 findings</i>	<i>18.3</i>	<i>14.2</i>	<i>17.4</i>	-	-	-	-	-
Influenced mode of study	15.5	50.9	22.7	21.4	47.3	23.2	43.4	37.0
<i>2000 findings</i>	<i>15.9</i>	<i>47.0</i>	<i>23.3</i>	-	-	-	-	-

Expanding on the findings above, Table 6.7 provides a breakdown of reasons students gave for choosing part-time study. For all three major groups of students, undergraduate, research and postgraduate coursework, the primary reason for choosing part-time study was to fit in with employment (80.2 per cent undergraduate; 83.8 per cent research; and 91.3 per cent postgraduate coursework students). The next two most frequent responses given for choosing part-time study were lack of income support (55.9 per cent undergraduate; 65.9 per cent research; 50.5 per cent postgraduate coursework students) and family commitments (52.1 per cent undergraduate; 55.8 per cent research and 57.9 per cent postgraduate coursework students).

Table 6.7 Reason for part-time study (percentage citing reason as 'important' or 'very important'); part-time students

	Undergraduate students	Postgraduate students	
		RHD	C-W
To fit in with employment	80.2	83.8	91.3
Lack of income support	55.9	65.9	50.5
Family commitments	52.1	55.8	57.9
Course/timetabling restrictions	33.	12.2	36.6
Distance from university	28.6	17.8	29.0
Cost of tuition/course fees	33.4	20.0	44.5
A disability	6.3	2.8	2.8
Only a few units to complete	16.0	4.1	13.9
Other	12.9	11.9	12.1

Many part-time students who responded to the survey would have preferred to study full-time if their finances permitted them to do so. As Table 6.8 shows, the percentage of undergraduate students who indicated this preference was over two-thirds of those surveyed (67.3 per cent), up from just over half of the sample in 2000 (54 per cent). For research and postgraduate coursework students, the percentages of part-time students who indicated a preference for full-time study if their finances permitted were 74.7 per cent and 53.1 per cent, respectively.

In analysing the characteristics of students who would have preferred to study full-time if their finances permitted them to do so (Table 6.8), a few patterns emerged, along with some differences between student groups. Undergraduate and postgraduate respondents in each of the three student groups were more likely to indicate such a preference if they had been employed in the previous year, if they had not paid up-front fees and if they were living with friends or housemates rather than with family. Undergraduate respondents who would have preferred to study full-time were more likely to be aged twenty-five years or older, speak a language other than English at home and be from a high socio-economic status family. Research student respondents with the same preference were also likely to be aged twenty-five years or older and to speak a language other than English at home; however, they were more likely to come from a lower-middle or low socio-economic status family. Postgraduate coursework students were also more likely to speak a language other than English at home but were more likely to be aged under twenty-five years and come from a middle socio-economic status family.

Table 6.8 Part-time students who would prefer to study full-time if finances permitted, by student characteristics (%)

	Undergraduate students	Postgraduate students	
		RHD	C-W
All part-time students	67.3	74.7	53.1
<i>2000 finding</i>	54.0	-	-
Sex			
Male	68.0	72.1	53.0
Female	67.0	76.4	53.3
Employed in last 12 months			
No	42.3	65.5	40.3
Full-time	69.8	75.4	52.6
Part-time / casual	70.0	74.7	56.7
Paid HECS/fees up-front			
Paid	61.0	70.4	50.1
Deferred	72.4	74.0	57.9
Age in years			
Under 25	71.4	50.0	54.0
25 and over	65.8	75.5	53.2
Main lang. spoken at home			
English	66.7	73.8	52.4
Other	74.6	87.9	58.2
Family socio-economic status			
High	70.6	72.9	46.0
Upper-middle	66.7	72.0	51.7
Middle	68.4	69.8	56.4
Lower-middle	64.0	79.6	49.8
Low	68.5	74.9	54.1
Type of school last attended			
Government	69.7	75.0	55.8
Catholic	64.5	67.6	50.8
Independent	63.1	75.4	49.5
Living arrangements			
With parents	67.1	74.2	55.7
With friends/housemates	78.3	89.2	62.9
With partner/spouse	70.2	71.2	54.2
With children	63.2	85.3	58.6
Alone	69.4	76.3	54.0
Accommodation type			
Rented accommodation	74.7	87.6	58.9
Owned accommodation	63.7	70.0	50.5
Residential college	82.5	100.0	69.6
Informal/other	80.5	100.0	61.0

Effects of financial circumstances on study

The questionnaire invited students to respond to a series of questions that probed the influence of their financial arrangements and financial circumstances on their university study. Broadly, the findings show that students' financial circumstances appear to have a profound effect on their university studies. In particular, paid employment competes significantly with the time available for study and students report this has adverse effects on their quality of their study.

Of those students with children, 11.1 per cent of undergraduate and 9.4 per cent of postgraduate respondents indicated that they regularly missed classes or other study commitments because they could not afford the necessary childcare, with this being a particular issue for full-time research students (16.1 per cent). A smaller but notable percentage of students were unable to meet study commitments because they could not afford to travel to campus (6.9 per cent undergraduate; 4.1 per cent postgraduate).

Table 6.9 Reasons for regularly missing study commitments (percentage who 'agree' or 'strongly agree' with proposition)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
Cannot afford to travel to campus	6.8	7.0	6.9	3.7	4.9	6.3	3.1	4.1	
If have children, cannot afford childcare	9.8	13.3	11.1	16.1	9.9	11.3	7.6	9.4	
If employed, need to attend employment	22.7	37.4	25.7	16.4	35.6	25.3	27.7	26.7	

When asked to nominate the main forms of transport used to travel to and from university during semester (Table 6.10), the highest percentage of students indicated they used their own motor vehicle (51.5 per cent undergraduate; 46.5 per cent postgraduate), followed by public transport (40.6 per cent undergraduate; 27.6 per cent postgraduate). One student explained her financial dilemma related to travel:

*... travelling fuel is very expensive. To go to uni costs me at least \$90 per week...No public transport is available to the university from my area.
(Indigenous female, full-time undergraduate)*

Table 6.10 Main form of transport during semester, to and from university* (%)

	Undergraduate students			Postgraduate students					
	F-T	P-T	All	Research		Coursework		All	
				F-T	P-T	F-T	P-T		
Public transport	45.8	19.9	40.6	38.4	23.7	39.1	21.7	27.6	
Own motor vehicle	51.9	50.2	51.5	50.4	56.4	49.0	42.1	46.5	
Other vehicle / car pool / lift	13.0	5.9	11.6	7.9	4.6	9.1	5.2	6.1	
Bicycle	5.7	3.0	5.1	14.3	7.3	7.1	3.0	6.2	
Walk	17.8	5.2	15.4	17.4	7.9	9.6	6.5	9.1	

*Note: columns do not sum to 100 per cent as respondents were asked to nominate as many modes as appropriate

Postgraduate students were asked about whether finances permitted them to travel for the purposes of their research, including attendance at conferences (Table 6.11). The majority of coursework postgraduates indicated that the question was not applicable to them, and a small percentage of full-time research postgraduates (8.5 per cent), and a larger percentage of part-time research postgraduates (15.7 per cent), indicated that they could afford to travel. However, around one-fifth of full-time research postgraduates and around one-third of part-time research postgraduates indicated that they needed to travel for the purposes of their study but could not afford to do so. Over two-thirds of full-time research postgraduates and over one-third of part-time research postgraduates were reliant on financial assistance in order to meet study-related travel costs. As one student put it:

*Travel costs related to my research are causing great difficulties for me.
(female, full-time postgraduate)*

Table 6.11 Postgraduates' financial ability to travel nationally or internationally for conferences or research (%)

	RHD students		Coursework students		All
	F-T	P-T	F-T	P-T	
Need to travel, but cannot afford to do so	20.6	34.8	21.5	18.1	21.4
Must rely on financial assistance to travel	68.3	39.3	12.4	12.9	26.9
Can afford to travel	8.5	15.7	6.7	12.8	11.5
Not applicable	2.6	10.2	59.4	56.2	40.2

Students were asked whether they had deferred their study due to their financial circumstances. Overall, close to ten per cent of students (8.8 per cent of undergraduate and 11.8 per cent of postgraduate students) had deferred at some stage in the past because they could not afford to continue studying at the time (Table 6.12). The average period of deferral was a little over two years for undergraduate and two and a half years for postgraduate students.

Table 6.12 Effect of financial circumstances on continuation of studies: "In the future, my financial situation is making me think I will probably..." (percentage who agree or strongly agree); rate of past deferment (%) and length of past deferment (years)

	Undergraduate students			Postgraduate students				All
	F-T	P-T	All	Research		Coursework		
				F-T	P-T	F-T	P-T	
Discontinue my course	4.0	7.0	4.6	3.4	6.2	6.5	5.7	5.5
Defer my course	7.9	11.4	8.6	5.9	8.5	10.4	9.0	8.6
Take leave of absence	6.2	11.3	7.3	8.8	12.3	8.3	8.6	9.1
(RHD only) Lapse my candidature	-	-	-	11.4	16.7	-	-	-
Prev. deferred due to finances	7.0	15.7	8.8	8.2	13.4	11.1	12.9	11.8
Average length of past deferral (yrs)	1.9	2.5	2.1	2.6	2.2	2.4	2.7	2.6

As well as being asked about the past and current effects of their financial circumstances, students were also asked about some likely future effects. Students' views of the likely effects of their financial circumstances on the continuation of their studies are outlined in Table 6.12. Just under nine per cent of undergraduate students and just under 12 per cent of postgraduate students had deferred their studies at some point due to their financial circumstances. A small proportion of students predicted that their financial circumstances might lead to discontinuing their course (4.6 per cent undergraduate; 5.5 per cent postgraduate students). A slightly higher proportion felt their financial circumstances might lead to taking leave of absence (7.3 per cent undergraduate; 9.1 per cent postgraduate students) or to deferring (8.6 per cent undergraduate; 8.6 per cent postgraduate). A relatively higher proportion of research students indicated that they thought their financial circumstances might lead to a lapse in their candidature (11.4 per cent full-time research; 16.7 per cent part-time research students).

Of those research postgraduate students holding scholarships, almost half predicted that they would not complete their studies before the expiration of their scholarship (Table 6.13) indicating they would be likely to have future financial challenges.

Table 6.13 Expectation of completing RTS thesis/research before expiration of APA or APA/I scholarship: students holding APA or APAI only (%)

	Scholarship-holding Postgraduate students		
	F-T	P-T	All
Will complete	22.9	35.8	26.0
Will complete with difficulty	27.0	16.3	24.7
Will not complete before expiration	50.0	47.9	49.3

Respondents were asked about the deterrent effect of full-fees on undertaking further study. As the figures in Table 6.14 show, almost two-thirds of students – 61.3 per cent of undergraduate students and 62.5 per cent of postgraduate students – indicated that they would be deterred by full-fees.

Table 6.14 If further study after current course desired, deterrent effect of full-fees on undertaking such study (%)

	Undergraduate students			Postgraduate students				
	F-T	P-T	All	Research		Coursework		All
				F-T	P-T	F-T	P-T	
Would deter	61.4	60.9	61.3	73.2	72.3	66.6	56.8	62.5
Would not deter	14.4	16.5	14.9	12.3	13.0	16.0	23.7	19.5
Unsure	24.2	22.6	23.8	14.5	14.7	17.4	19.5	17.9

7. Financial circumstances of Indigenous students

A separate survey using a slightly modified questionnaire was conducted for Indigenous students. The separate surveying was undertaken in the belief that the often distinctive family and financial circumstances under which Indigenous students are studying warranted special consideration. Further, there is an ongoing need in Australia to develop policies and programs to raise Indigenous people's higher education access, participation and completion rates, and therefore the financial circumstances and income support for Indigenous students are likely to be central issues in advancing Indigenous higher education.

All Indigenous students attending public universities were surveyed and 1207 responses were received. This represents an estimated response rate of 16.4 per cent. Of the respondents, 80.7 per cent were undergraduate students, compared with 75.7 per cent for non-Indigenous students. Seventy-one per cent of the Indigenous students were full-time, comparable to the proportion of full-time students among non-Indigenous students in the sample; and 69.7 per cent of the Indigenous students were female, compared with 66.6 per cent of the non-Indigenous students.

At a national level, Indigenous students were often older than non-Indigenous students and have family responsibilities that strongly influenced their educational decisions and capacity to study. Indigenous students were also more likely to be female, to be studying part-time and to be enrolled in enabling programs than non-Indigenous students. Unsurprisingly then, in the present study some clear differences emerged in the enrolment characteristics of the Indigenous students compared with non-Indigenous students:

- undergraduate Indigenous students were more likely than non-Indigenous students to be enrolled in enabling courses (3.8 per cent compared with 0.5 per cent) and diploma level courses (4.7 per cent compared with 1.7 per cent); and
- only 18.9 per cent of the Indigenous students surveyed were enrolled in Group of Eight universities, compared with 29.3 per cent of non-Indigenous students.

Other sizeable demographic differences that emerged, some related to age, are likely to impinge directly on the work and study arrangements of Indigenous students:

- A higher percentage of Indigenous students were aged thirty years or older (47.8 per cent) compared with non-Indigenous students (30.2 per cent);
- A higher percentage of Indigenous students had dependent children (30.2 per cent) compared with non-Indigenous students (16.6 per cent);
- Almost three times as many Indigenous students reported they were the sole carer of another person (18.8 per cent) than did non-Indigenous students (6.4 per cent);
- A higher percentage of undergraduate Indigenous students were not financially dependent on others (65 per cent) compared with undergraduate non-Indigenous students (44 per cent);
- A higher percentage of postgraduate Indigenous students were not financially dependent on others (78 per cent) compared with postgraduate non-Indigenous students (71 per cent), although the difference here was not as pronounced as it was with undergraduate students; and
- More than twice as many Indigenous students reported having a disability or condition that affected their studies (15.0 per cent) than did non-Indigenous students (6.1 per cent).

As the findings from the 2006 survey show, the decision to survey and report on the financial situation of Indigenous students separately is borne out in the major differences revealed between the financial circumstances and pressures experienced by Indigenous students and those faced by non-Indigenous students. Overall, Indigenous students reported more financial difficulties and pressures than non-Indigenous students.

Despite the financial pressures experienced by many Indigenous students, there was evidence of a strong commitment to completing a university education in the comments made by students. One student said:

It has been a struggle to study, however I do it in the hope to better my situation and provide my future family with the financial security I never had as a child – although my parents did the best they could with what little they had. (Indigenous female, full-time postgraduate)

Some of the most important findings in relation to Indigenous students and their financial situation include:

- Indigenous students were far more likely to agree that their financial situation was often a source of worry to them (72.5 per cent) than non-Indigenous students (52.5 per cent);
- Indigenous students were almost twice as likely to go without food and other necessities because they could not afford them (25.4 per cent) than were non-Indigenous students (12.8 per cent);
- Indigenous full-time undergraduate students in paid employment during semester worked on average three hours per week more than their non-Indigenous counterparts in a typical week (17.8 hours, compared with 14.8 hours) and Indigenous full-time postgraduate students in paid employment during semester worked 3.6 more hours in a typical week than non-Indigenous postgraduate students (18.9 hours compared with 15.3 hours);
- A higher proportion of Indigenous students reported that they regularly missed classes or other study activities because of their paid work commitments (undergraduate 29.1 per cent compared with 25.7 per cent of non-Indigenous students; postgraduates 40.3 per cent compared with 26.7 per cent of non-Indigenous students);
- Indigenous undergraduates were more likely to have some form of income support than non-Indigenous undergraduates and they had a higher overall mean income (\$18,520) than non-Indigenous undergraduates (\$16,030). Indigenous postgraduates were also more likely to have some form of income support than were non-Indigenous postgraduates, however they had a lower mean overall income (\$32,060) than did non-Indigenous postgraduates (\$36,830);
- Indigenous students were more reliant than non-Indigenous students on university and student association subsidised services, such as childcare and counselling;
- Indigenous undergraduate students were far less likely to rely on cash and non-cash assistance from others than were non-Indigenous undergraduate students;
- Postgraduate Indigenous students were less likely to rely on non-cash assistance but more likely to rely on cash assistance than non-Indigenous postgraduate students;
- Indigenous students' general and study-related expenses were higher overall than those of non-Indigenous students;

- More Indigenous students had taken out a loan in order to study than non-Indigenous students (undergraduates 33.8 per cent compared with 24.4 per cent; postgraduates 34.4 per cent compared with 20.2 per cent);
- The average loan taken out by Indigenous postgraduate students in order to study (\$8250) was larger than the average loan taken out by non-Indigenous postgraduate students (\$6520); and
- More part-time Indigenous students indicated that they would prefer to study full-time if their financial circumstances permitted it (76.7 per cent) than non-Indigenous part-time students (62.2 per cent), especially postgraduates (78.9 per cent compared with 57.6 per cent).

Indigenous students' income sources and levels

As Tables 7.1 and 7.2 show, undergraduate Indigenous students reported a higher average total income than non-Indigenous undergraduate students. The majority of income for undergraduate Indigenous and non-Indigenous students came from paid employment (Table 7.2), although the average amount earned from paid employment was slightly lower for Indigenous undergraduates than for non-Indigenous undergraduates (\$11,490 compared with \$11,960, Table 7.1). Among postgraduates, income from paid employment was much lower for Indigenous students (\$24,940) than non-Indigenous students (\$30,970).

Table 7.1 Average income from all sources, all students (mean dollars)

		Indigenous students		Non-Indigenous students	
		UG	PG	UG	PG
TOTAL INCOME	mean	18520	32060	16030	36830
	median	15000	30000	12500	33580
All paid employ. (after tax)		11490	24940	11960	30970
Scholarship or stipend		2090	2660	470	2980
Youth Allowance/Austudy		2600	2900	1760	210
Other Centrelink		1140	650	410	350
Family allowance		660	550	520	360
Rent Assistance		120	30	100	30
Regular allowance		60	10	220	110
Irregular amounts		130	90	220	260
Other income (interest, etc)		210	220	360	870

Table 7.2 Distribution of sources of income, all students (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
All paid employ. (after tax)	62.1	77.8	74.6	84.1
Scholarship or stipend	11.3	8.3	2.9	8.1
Youth Allowance/Austudy	14.1	9.1	11.0	0.6
Other Centrelink	6.2	2.0	2.6	1.0
Family allowance	3.6	1.7	3.2	1.0
Rent Assistance	0.6	0.1	0.6	0.1
Regular allowance	0.3	0.0	1.4	0.3
Irregular amounts	0.7	0.3	1.4	0.7
Other income (interest, etc)	1.1	0.7	2.2	2.4

Indigenous students reported a higher level of income from scholarships or stipends, Youth Allowance/Austudy and from other Centrelink payments than non-Indigenous students. Further breakdown of income support (Table 7.3) shows that the highest proportion of income support for non-Indigenous students was from Youth Allowance (19.2 per cent), and the highest source for Indigenous students was the Aboriginal and Torres Strait Islander Study Assistance Scheme ABSTUDY (25.8 per cent).

It is helpful to summarise the ABSTUDY scheme and to note changes that were made to the scheme in 2000, as these were the subject of many students' comments and may help interpret some of the findings. ABSTUDY is the main income support scheme for Indigenous Australian students. Indigenous students qualify for ABSTUDY if they are over 14 years of age (there is no 'cut-off age' as there is for Youth Allowance) and are studying at secondary school, TAFE or university (including distance or correspondence education). Unlike Youth Allowance and Austudy, however, ABSTUDY is available to Masters and Doctoral students. The scheme also includes extra components such as Masters and Doctorate thesis allowances and payments to cover some travel and compulsory course costs, which are unavailable to Austudy and Youth Allowance recipients (Centrelink 2007c).

Until 2000, ABSTUDY provided funding and support for a broader range of activities than Austudy or the Youth Allowance, intended to mitigate systemic cultural disadvantage. Changes to ABSTUDY in 2000 modified and limited a number of payment components: means testing was applied to a wider range of recipients; travel allowances for cultural commitments were limited, and some 'away-from-base' entitlements for students studying off-campus were removed. These changes brought the scheme largely into line with Youth Allowance, especially in terms of parental and recipient asset and income tests.

Indigenous students experienced a higher rate of rejection of applications for income support than non-Indigenous students (Table 7.3). Typical student comments included:

Long drawn-out process to apply, so many forms...make it easier to gain help for us to study and learn. (Indigenous female, full-time undergraduate)

It has been much harder on my family since the government began means-testing ABSTUDY for postgraduate students - it is a big discouragement for further studies. Aboriginal students need financial incentives to complete postgraduate studies. (Indigenous female, part-time postgraduate)

Table 7.3 Sources of income support for Indigenous and non-Indigenous students (%)

	Indigenous students		Non-Indigenous students	
Youth Allowance	4.5		19.2	
AUSTUDY	2.1		3.5	
ABSTUDY	25.8		0.0	
Unemployment benefits	1.1		0.8	
Pension	7.5		2.1	
Family Parenting Allowance	9.9		6.3	
Scholarship or stipend	9.8		5.1	
Govt. or private cadetship	9.7		0.7	
Other government or university support	6.6		3.5	
	UG	PG	UG	PG
Students whose application for income support rejected	13.8	8.8	11.8	5.5

Indigenous students in employment

Fewer Indigenous students than non-Indigenous students reported being in paid work either during semester or during the prior 12 months (Table 7.4). Nonetheless, nearly two-thirds of all Indigenous students were working during semester and close to three-quarters had worked at some stage during the year.

Table 7.4 Students employed while studying (%)

	Indigenous students			Non-Indigenous students		
	UG	PG	All	UG	PG	All
Students in paid employment in last 12 months	73.4	77.6	74.0	85.5	89.9	86.6
Students in paid employment during semester	55.0	65.2	56.8	72.3	81.2	74.2

Though fewer Indigenous students were working during semester than non-Indigenous students, those in employment were working longer hours on average than non-Indigenous students (Table 7.5). On average, employed Indigenous full-time undergraduates reported that they worked three hours per week more than their non-Indigenous counterparts in a typical week during semester – 17.8 hours, compared to 14.8 hours for employed non-Indigenous full-time undergraduates. Full-time postgraduate Indigenous students worked 3.6 more hours in a typical week during semester than full-time non-Indigenous postgraduate students (18.9 hours compared with 15.3 hours).

Table 7.5 Hours worked in a typical week by students who were employed during semester (mean and median hours)

	Indigenous students				Non-Indigenous students			
	UG		PG		UG		PG	
	FT	PT	FT	PT	FT	PT	FT	PT
Hours worked during semester								
Mean	17.8	31.6	18.9	37.9	14.8	32.7	15.3	37.7
Median	15.0	35.0	12.7	40.0	13.0	38.0	10.0	40.0

Indigenous students were more likely than non-Indigenous students to be undertaking paid work that would contribute to their career. Over one-third (37.2 percent) of Indigenous students disagreed with the proposition that they chose their paid work for its positive career impact, compared to around half (46.6 percent) of non-Indigenous students disagreeing with this statement (Table 7.6).

Table 7.6 Relevance of work to study (percentage disagree or strongly disagree with proposition)

	Indigenous students			Non-Indigenous students		
	UG	PG	All	UG	PG	All
'I chose to do the work I most often do because it will progress my career and help me with my career goals' (% disagreement)	40.4	23.9	37.2	54.3	24.3	46.6

Reliance on free or subsidised services on campus

Overall, both undergraduate and postgraduate Indigenous students relied on the support of student unions or guilds for free or subsidised services such as legal advice, healthcare and childcare to a greater extent than non-Indigenous students over the course of their studies (Table 7.7). Undergraduate Indigenous students relied on legal advice, healthcare, childcare, counselling services and academic advocacy more than non-Indigenous undergraduate students. Indigenous postgraduate students relied on all services listed more than did non-Indigenous students, with the exception of healthcare.

Table 7.7 Students who had relied on free or subsidised services of student unions or guilds in the course of their studies (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Legal advice	4.1	5.2	2.1	2.9
Healthcare	19.7	9.4	17.0	10.8
Childcare	2.0	3.0	0.8	1.1
Counselling	16.5	15.5	10.9	7.9
Academic Advocacy	7.7	7.7	3.8	3.1

Financial and non-monetary support from parents and partners

With the exception of childcare, fewer undergraduate Indigenous students reported frequent reliance on non-cash assistance provided by parents or partners than did non-Indigenous students (Table 7.8). Compared with undergraduate non-Indigenous students, undergraduate Indigenous students reported less reliance on cash assistance by others while postgraduate Indigenous students reported more reliance on such assistance. With the exceptions of computers, textbooks and childcare, fewer postgraduate Indigenous students reported frequent reliance on non-cash assistance than did non-Indigenous students.

Table 7.8 Students who had relied often on forms of assistance provided by parent/partner (%)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Meals	34.1	10.8	53.7	19.5
Free accommodation	27.1	7.3	52.0	17.4
Telephone	28.1	9.9	47.4	18.1
Computer	38.1	25.3	51.1	23.6
Clothing	14.5	5.9	20.1	7.5
Use of motor vehicle	18.8	8.2	28.3	12.3
Childcare	6.7	6.1	5.2	5.5
Textbooks	15.6	10.6	25.4	8.6
Cash assistance	30.0	23.9	35.0	17.3
Assistance with bills, etc	14.5	9.7	19.4	10.0

Expenditure

Indigenous undergraduate students reported slightly higher levels of total annual expenditure than non-Indigenous students (\$17,980 compared with \$17,390, Table 7.9). The undergraduate student mean for general expenses was \$15,960 for Indigenous students compared with \$15,700 for non-Indigenous students. The mean for study-related expenses was \$2030 for Indigenous undergraduate students and \$1690 for non-Indigenous undergraduate students.

Indigenous postgraduate students reported lower levels of total expenditure than non-Indigenous students (Indigenous \$22,400 compared with non-Indigenous \$23,370), but substantially higher levels of study-related expenses (Indigenous \$2220 compared with non-Indigenous \$1870). One Indigenous student pointed out:

Textbook relief/subsidy is a big issue. Most students can't afford books and many photocopy everything. (Indigenous female, full-time undergraduate)

The largest study-related expense for all students was computer purchase or hire, but both undergraduate and postgraduate Indigenous students reported their expenditure on this item to be higher than non-Indigenous students (undergraduate Indigenous \$690 compared with undergraduate non-Indigenous \$530; postgraduate Indigenous \$860 compared with postgraduate non-Indigenous \$670).

Table 7.9 General expenditure and study-related expenditure (mean dollars)

		Indigenous students		Non-Indigenous students	
		UG	PG	UG	PG
TOTAL	Mean	17980	22400	17390	23370
	Median	14100	18320	12540	20010
General expenses total:		15960	20180	15700	21500
	Rent/mortgage, food, household supplies, etc.	7520	9490	6020	10870
	Medical and health costs	750	1210	720	1100
	Transport (inc. vehicle and public transport)	2510	2690	3050	2630
	Personal costs (inc. entertainment, holidays)	2380	2310	3700	3540
	Credit/loan commitments	1810	2330	1370	1970
	Childcare	210	200	120	370
	Other general expenses	770	1950	720	1020
Study-related total:		2030	2220	1690	1870
	Textbooks	480	360	490	310
	Stationery, equipment, field trips, p/copy, etc.	300	280	220	270
	Computer purchase or hire	690	860	530	670
	Computer related costs, e.g. software, internet	280	390	240	340
	Univ. costs, e.g. library fines, late enrolment fees.	60	60	40	70
	Union/Guild/Sports Union fees	100	70	110	100
	Other study-related	110	210	60	110

Assets

Indigenous students reported similar levels of overall assets to those reported by non-Indigenous students (Table 7.10) but were considerably less likely to indicate they had cash savings that could be used in the event of financial difficulty (Table 7.11). While almost half of the non-Indigenous students surveyed (49.1 per cent) indicated that they had savings that could be used in the event of such difficulty, only around one quarter (26 per cent) of Indigenous students had such financial back-up.

Table 7.10 Indigenous students' estimated total cash value of assets (%)

	Indigenous students	Non-Indigenous students
Under \$10,000	52.0	52.4
\$10,000 to \$20,000	15.5	14.9
\$20,000 to \$50,000	9.8	7.9
\$50,000 to \$100,000	4.2	3.1
Over \$100,000	18.6	21.7

Table 7.11 Students with savings that could be used in the event of serious financial difficulty (%)

	Indigenous students			Non-Indigenous students		
	UG	PG	All	UG	PG	All
Savings that could be used in serious financial difficulty	24.5	32.9	26.0	48.3	59.6	49.1

Estimated levels of debt

A slightly higher percentage of Indigenous undergraduates reported an annual budget deficit than did non-Indigenous undergraduates (45.4 per cent compared with 44.3 per cent, Table 7.12). Conversely, a lower percentage of Indigenous postgraduates reported a deficit compared with their non-Indigenous counterparts (22.8 per cent compared with 26.2 per cent, Table 7.12).

Table 7.12 Percentage of students with an annual budget deficit

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Students in deficit	45.4	22.8	44.3	26.2

Reported figures on repayable loans show a higher percentage of Indigenous students with loans compared with non-Indigenous students (Table 7.13). Over one-third of undergraduate Indigenous students reported carrying a repayable loan compared with just less than one-quarter of non-Indigenous undergraduate students (33.8 per cent compared with 24.4 per cent). For postgraduates, over one-third of Indigenous students, compared to around one-fifth of non-Indigenous students, reported carrying such loans (34.4 per cent compared with 20.2 per cent).

Table 7.13 Average total repayable loans taken out in order to continue studying by students with loans (dollars), and percentage of students with loans of any kind

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
Average loan amount	4100	8250	4720	6520
Students with loans of any kind (%)	33.8	34.4	24.4	20.2

As Table 7.14 shows, undergraduate Indigenous students estimated a similar expected debt on completion of studies than non-Indigenous students (\$24,000 for Indigenous compared with \$24,200 for non-Indigenous students). A larger portion of that debt for Indigenous students, however, was interest-bearing. The mean of interest-bearing debt for Indigenous undergraduate students was \$4240 compared with \$2660 for non-Indigenous undergraduate students, and the mean interest-bearing debt for Indigenous postgraduate students was \$8590 compared with a comparable average of \$7350 for non-Indigenous postgraduate students.

Table 7.14 Estimate of level of debt on completion of studies (mean dollars)

	Indigenous students		Non-Indigenous students	
	UG	PG	UG	PG
HECS- HELP/ FEE-HELP	18260	14370	19920	16210
Interest-bearing debt	4240	8590	2660	7350
Interest-free debt	1500	1250	1620	1770
TOTAL DEBT	24000	24210	24200	25330

One Indigenous student commented:

I will be in debt probably for most of my life because of HECS. But my degree is important for me and my future so hopefully it'll be worth it in the end. (Indigenous female, full-time undergraduate)

Influences of financial situation on study choices

Financial circumstances appear to have had a greater influence on Indigenous students' choice of course, university and mode of study than for non-Indigenous students (Table 7.15). In all cases, except postgraduate choice of course, Indigenous students reported a higher, and sometimes much higher, level of influence of their financial situation on their choices. Indigenous undergraduates were particularly influenced by their financial circumstances in deciding on course, university and mode of study.

Table 7.15 Influence of financial circumstances on choice of course, university and mode of study (%)

	Indigenous students			Non-Indigenous students		
	UG	PG	All	UG	PG	All
Influenced choice of course	18.3	19.3	18.7	11.3	20.5	13.6
Influenced choice of university	26.3	27.0	26.3	19.0	20.5	19.3
Influenced mode of study	34.1	48.2	37.0	22.7	37.0	26.1

In terms of choice of full-time or part-time study, three-quarters of the Indigenous students who were studying part-time indicated they would rather be studying full-time if their financial circumstances permitted them to do so (Table 7.16). This is a substantial increase from just over half of Indigenous students in this situation in 2000. The 2000 figures for Indigenous students were slightly higher than those for non-Indigenous students at the time, and have also increased more rapidly than figures for the comparable non-Indigenous cohort. However, this 2000 comparison should be treated with caution as Indigenous students were not purposefully sampled in the previous study and comprised only 0.9 per cent of the 2000 sample (n=314).

As mentioned earlier, Indigenous students are often older than non-Indigenous students and have family responsibilities which affect their choices and decisions. As one Indigenous student explained:

Mature age students may have mortgage and family commitments. These limit the ability to access research scholarships with basic support stipends. I would become a full-time student to quickly complete my PhD but my family would severely suffer. (Indigenous male, part-time postgraduate)

Impacts of financial situation on student well-being

Financial concerns were widespread among Indigenous students and these concerns were at significantly higher levels than for non-Indigenous students. Close to three-quarters of the Indigenous students who were surveyed reported that their financial situation was often a source of worry for them compared with just over one half of their non-Indigenous counterparts (Table 7.16). One-quarter of all the Indigenous students surveyed indicated they regularly went without food or other necessities because they could not afford them. This proportion is double that of the comparable proportion of non-Indigenous students.

Table 7.16 Attitude to finances (percentage who agree or strongly agree with proposition)

	Indigenous students			Non-Indigenous students		
	UG	PG	All	UG	PG	All
My financial situation is often a source of worry for me'	74.0	65.4	72.5	58.1	47.5	52.5
I regularly go without food or other necessities because I cannot afford them	25.5	23.9	25.4	14.1	8.5	12.8
Would prefer to study full-time if their financial circumstances permitted it (percentage who said 'yes')	75.5	78.9	76.7	67.3	57.6	62.2
<i>2000 findings</i>	-	-	55.0	-	-	54.1

Indigenous students held similar attitudes to non-Indigenous students with regard to the impact of work on their study, with a large proportion reporting adverse effects (Table 7.17). Postgraduate students were the most likely to report that their work had negative consequences for their studies. More specifically, 43.8 per cent of Indigenous students and 44.2 per cent of non-Indigenous students felt that their work commitments adversely affected their university performance.

Table 7.17 Effect of work on study (percentage agree or strongly agree with proposition)

	Indigenous students			Non-Indigenous students		
	UG	PG	All	UG	PG	All
Work commitments adversely affected their performance at University	41.7	52.7	43.8	43.1	47.8	44.2
Regularly missed classes because they needed to attend paid employment	29.1	40.3	31.3	25.7	26.7	25.8

Overall, Indigenous students were more likely to miss classes to attend employment (31.3 per cent) than were non-Indigenous students (25.8 per cent). Close to one-third of undergraduate Indigenous students (29.1 per cent) reported that they regularly missed classes or other study commitments because of work, compared to one-quarter (25.7 per cent) of non-Indigenous undergraduate students. Postgraduate Indigenous students were the most likely to miss classes with 40.3 per cent of this group indicating that they did so regularly, compared with 26.7 per cent of non-Indigenous postgraduate students.

As with the non-Indigenous students in the study, the findings for Indigenous students reveal that their financial circumstances were having a profound effect on their university study:

Money given to students is simply not enough to meet the demands of everyday life. This creates much anxiety and stress, which in turn affects our ability to focus wholly on our studies. (Indigenous female, full-time undergraduate)

...I'm failing uni as I need to work all the time to support myself. (Indigenous female, full-time undergraduate).

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Appendix 1: Weighted institutional responses

Table A.1 Weighted response frequencies by institution, institutional student populations and weighted responses as a percentage of the respondents overall

	Weighted response frequency	Total institutional student numbers (DEST 2005)	Weighted responses as % of total sample
Australian Catholic University	278	11,193	1.6
Central Queensland University	292	11,732	1.7
Charles Darwin University	141	5,106	0.7
Charles Sturt University	680	26,484	3.8
Curtin University of Technology	542	22,414	3.2
Deakin University	664	26,753	3.8
Edith Cowan University	486	19,282	2.8
The Flinders University of South Australia	304	11,881	1.7
Griffith University	651	26,393	3.8
James Cook University	310	12,151	1.7
La Trobe University	579	22,531	3.2
Macquarie University	523	20,429	2.9
The University of Melbourne	808	32,891	4.7
Monash University	955	37,782	5.4
Murdoch University	262	11,015	1.6
Queensland University of Technology	847	33,253	4.8
RMIT University	585	23,197	3.3
Southern Cross University	271	10,746	1.5
Swinburne University of Technology	273	11,417	1.6
The Australian National University	282	11,281	1.6
The University of Adelaide	361	14,538	2.1
University of Ballarat	140	4,635	0.7
University of Canberra	201	8,925	1.3
The University of New England	414	16,392	2.3
The University of Newcastle	507	20,561	2.9
The University of New South Wales	768	30,180	4.3
The University of Queensland	790	30,844	4.4
University of South Australia	554	22,123	3.2
University of Southern Queensland	420	15,731	2.3
The University of Sydney	907	36,166	5.2
University of Tasmania	339	13,030	1.9
University of Technology, Sydney	588	23,491	3.4
University of the Sunshine Coast	112	4,052	0.6
The University of Western Australia	347	14,026	2.0
University of Western Sydney	696	28,111	4.0
University of Wollongong	327	13,092	1.9
Victoria University	344	14,040	2.0
Not Allocated	246		

Appendix 2.1: Non-Indigenous respondent demographics

Table A.2.1 Summary of respondent demographics (% , weighted responses)

		Undergraduate			Postgraduate			All		
		FT	PT	All	FT	PT	All	FT	PT	All
Sex	Female	66.5	70.1	67.2	64.5	64.2	64.6	66.4	67.0	66.6
	Male	33.5	29.9	32.8	34.6	35.8	35.4	33.6	33.0	33.4
Age	19 and under	26.4	3.5	21.9	1.0	0.1	0.5	23.4	1.8	16.7
	20 to 24	56.4	23.3	49.8	26.1	4.6	11.8	52.8	13.7	40.7
	25 to 29	7.2	17.7	9.2	31.0	18.4	22.5	9.9	18.0	12.4
	30 to 39	5.7	28.4	10.2	22.1	34.1	30.0	7.6	31.2	14.9
	40 and above	4.4	27.1	8.9	19.8	42.7	35.3	6.3	35.3	15.3
Language at home	English	88.6	93.3	89.4	83.7	90.4	88.1	88.0	91.9	89.2
	Other	11.4	6.7	10.5	16.3	9.6	11.9	12.0	8.1	10.8
Disability	Yes	5.0	9.7	6.0	5.9	6.6	6.4	5.1	8.0	6.1
	No	95.0	90.3	94.0	94.1	93.4	93.6	94.9	92.0	93.9
Sole caregiver	Yes	3.4	12.6	5.3	6.4	11.3	9.7	3.8	12.0	6.4
	No	96.6	87.4	94.7	93.6	88.7	90.3	96.2	88.0	93.6
Dependent children	Yes	6.3	34.2	11.8	18.3	37.5	31.4	7.8	36.1	16.6
	No	93.7	65.8	88.2	81.2	61.8	68.6	92.2	63.9	83.4
Accomm.	Single rental	5.9	12.0	7.2	15.4	12.8	13.7	7.0	12.4	8.7
	Shared rental	22.9	17.5	21.9	30.0	16.6	21.0	23.7	17.0	21.6
	Owned	57.2	28.2	51.4	28.2	14.9	19.4	53.7	21.4	43.5
	College	6.2	0.5	5.1	1.5	0.5	0.9	5.7	0.5	4.1
	Informal	0.6	0.8	0.6	0.5	0.3	0.4	0.6	0.6	0.6
Type of school last attended	Government	49.1	51.4	49.5	54.3	54.5	54.4	49.8	53.0	50.8
	TAFE	6.6	18.4	9.1	3.6	5.8	5.1	6.3	12.2	8.2
	Catholic school	21.1	16.0	20.2	17.4	20.2	19.2	20.6	18.4	19.9
	Independent	22.6	12.5	20.6	23.0	18.8	20.2	22.6	15.9	20.5
	Other	0.6	0.4	0.6	1.8	0.8	1.1	0.7	0.6	0.7
Employment	Full-time	4.5	49.6	13.5	13.3	68.8	50.5	5.5	59.5	22.4
	Part-time	20.0	20.3	20.0	20.8	17.8	18.7	20.1	19.0	19.7
	Casual	60.6	49.6	52.0	47.0	7.8	20.8	59.0	12.3	44.5
	None	14.9	13.0	14.5	18.9	5.7	10.1	15.3	9.2	13.4
Award	Enabling	0.5	1.3	0.7	-	-	-	0.4	0.6	0.5
	Diploma	1.2	6.1	2.2	-	-	-	1.1	3.0	1.7
	Bachelor	91.2	86.3	90.2	-	-	-	80.4	41.6	68.3
	Bachelor Hons	7.1	6.3	6.9	-	-	-	6.2	3.0	5.2
	Grad. Cert/Dip	-	-	-	21.7	30.1	27.3	2.6	15.6	6.7
	Masters CW	-	-	-	25.2	50.0	41.8	3.0	25.8	10.1
	Masters Res.	-	-	-	5.2	5.5	5.4	0.6	2.9	1.3
	Prof. Doctorate	-	-	-	2.9	2.6	2.7	0.3	1.4	0.7
	PhD	-	-	-	45.0	11.8	22.8	5.3	6.1	5.5

Table A.2.1 continued

		Undergraduate			Postgraduate			All		All
		FT	PT	All	FT	PT	All	FT	PT	
Field of study	Sciences	8.7	4.5	7.7	11.5	3.1	5.9	9.0	3.7	7.3
	Info. Tech	2.3	4.3	2.7	3.4	4.0	3.8	11.4	4.2	3.0
	Engineering	6.8	4.8	6.3	5.1	2.9	3.6	18.0	3.8	5.6
	Architecture	2.6	1.5	2.3	1.2	1.2	1.2	20.4	1.4	2.1
	Ag. & Environ.	2.8	4.1	3.1	4.1	2.6	3.1	23.3	3.3	3.1
	Health	21.4	10.6	19.1	18.4	16.8	17.3	44.4	13.8	18.6
	Education	13.5	10.5	12.9	14.3	16.9	16.1	58.0	13.9	13.8
	Man. & Comm.	12.7	23.0	14.9	10.0	23.3	18.8	12.3	23.0	15.8
	Soc. & Culture	17.8	24.6	19.3	24.1	19.2	20.1	18.6	21.8	19.7
	Creative Arts	5.4	3.5	5.0	4.0	3.3	3.6	5.2	3.4	4.0
	Food & Hosp.	0.7	0.4	0.7	0.2	0.2	0.2	0.6	0.3	0.5
Combined	11.8	4.3	10.3	1.6	2.2	2.0	10.6	3.3	8.3	
Fee type	HECS-HELP	12.7	79.5	85.7	31.0	35.2	66.1	80.5	56.6	72.9
	<i>Up front</i>	21.0	32.7	23.2	21.1	39.4	33.8	21.0	34.9	24.5
	<i>Part deferred</i>	9.1	6.6	8.6	6.1	5.7	5.8	8.9	6.3	8.3
	<i>All deferred</i>	67.6	46.5	63.5	65.4	28.0	39.1	67.5	40.5	60.6
	<i>Deferred but taxed</i>	2.3	14.2	4.6	7.3	26.9	21.2	2.5	18.3	6.6
	Full fees	5.1	8.7	5.8	15.4	34.5	28.1	6.4	21.9	11.2
	<i>Up front</i>	78.3	85.3	80.2	51.6	69.6	66.7	70.9	72.7	72.0
	<i>Part deferred</i>	3.6	1.3	2.9	4.3	4.1	4.1	3.9	3.5	3.6
	<i>All deferred</i>	15.4	9.3	13.6	39.6	19.8	23.2	22.0	17.8	19.4
	<i>Deferred but taxed</i>	1.4	2.0	1.8	3.3	5.0	4.8	2.0	4.5	3.7
	<i>Bank loan</i>	11.3	2.1	1.5	1.2	1.2	1.2	1.3	11.4	1.3
None/exempt	1.11	1.7	1.2	46.5	17.5	27.0	6.4	9.8	7.4	
Study mode	On campus	94.7	51.6	86.1	84.1	44.8	57.7	93.4	48.1	79.2
	Off campus	3.2	44.3	11.4	11.8	45.5	34.4	4.3	44.9	16.9
	Mixed mode	2.1	4.1	2.5	4.0	9.7	7.9	2.3	7.0	3.8
Years enrolled	1	28.9	28.6	29.0	45.8	52.2	50.1	30.9	40.8	34.1
	2	27.8	27.6	27.7	24.8	31.7	29.4	27.4	29.5	28.0
	3	26.6	31.8	27.6	16.7	9.3	11.7	25.4	20.3	23.8
	4	12.7	9.9	12.0	9.9	4.3	6.2	12.3	7.1	10.7
	5+	3.9	2.0	3.6	2.8	2.5	2.6	3.9	2.3	3.4

Appendix 2.2: Indigenous respondent demographics

Table A.2.2 Summary of respondent demographics (% , weighted responses)

		Undergraduate			Postgraduate			All
		FT	PT	All	FT	PT	All	
Sex	Female	70.7	72.0	70.6	58.1	72.7	66.7	69.7
	Male	29.3	28.0	29.4	37.7	27.3	33.3	30.3
Age	19 and under	18.5	4.7	15.5	1.5	0.0	0.6	12.6
	20 to 24	38.5	22.0	34.7	4.9	1.2	2.9	28.9
	25 to 29	8.0	18.5	10.5	17.5	9.8	11.8	10.7
	30 to 39	16.7	28.0	19.3	26.9	40.5	31.6	21.7
	40 and above	18.3	26.7	20.1	49.2	48.5	46.7	26.1
Language at home	English	97.4	96.2	97.2	96.3	96.3	95.9	97.0
	Other	2.6	3.8	2.8	3.7	3.7	3.5	3.0
Disability	Yes	14.1	17.1	14.4	13.0	18.1	15.7	15.0
	No	85.9	82.9	84.0	87.0	81.5	82.1	85.0
Sole caregiver	Yes	15.6	24.2	17.5	21.0	27.7	24.0	18.8
	No	84.4	75.8	82.5	79.0	72.3	75.3	81.2
Dependent children	Yes	23.4	41.2	27.3	36.2	48.3	42.3	30.2
	No	76.6	58.8	72.7	63.8	51.7	55.9	69.8
Accomm.	Single rental	16.5	21.6	17.7	24.9	22.8	23.2	18.9
	Shared rental	32.6	21.5	29.9	27.3	13.3	19.2	27.8
	Owned	40.7	48.2	42.3	42.5	53.5	49.4	43.7
	College	6.7	4.0	6.0	2.9	0.0	1.3	4.9
	Informal	1.8	1.8	1.8	0.9	2.1	1.5	1.8
Type of school last attended	Government	60.3	54.5	59.1	65.8	67.2	63.0	60.1
	TAFE	17.8	25.6	19.6	13.9	9.3	10.5	18.0
	Catholic school	14.8	10.2	13.7	16.4	17.4	17.3	14.5
	Independent	7.0	6.7	6.9	2.9	4.7	4.1	6.5
	Other	0.0	3.1	0.7	1.0	1.4	1.2	0.9
Employment	Full-time	15.3	47.7	22.5	39.4	73.3	47.4	27.8
	Part-time	15.5	16.6	16.2	20.7	10.3	11.3	15.3
	Casual	40.7	15.9	34.6	13.2	7.8	14.7	30.9
	None	28.6	19.9	26.6	26.6	8.6	21.2	26.0
Income	Youth Allow.	6.7	1.0	5.4	1.6	0.8	1.1	5.4
	Standard- at home	45.1	72.8	46.6	-	-	1.0	46.6
	Standard- away	50.4	0.0	47.6	-	-	0.4	47.6
	Special unemp.							
	Not sure of rate	4.5	27.2	5.8				5.8
	Unemp. benefits	0.6	1.5	0.8	0	2.2	1.7	0.8
	Pension	7.3	9.4	7.7	3.7	7.6	6.0	7.7
	Fam. Par. Allowance	8.2	18.9	10.6	6.3	9.0	7.5	10.6
	APA Schol.	0.3	0.0	0.2	10.8	3.4	6.5	0.2
	APAI school.	0.0	0.0	0.0	1.3	1.3	1.2	0
	Other stipend	13.1	3.9	11.0	9.3	4.0	6.1	11.0
	Cadetship	13.6	3.3	11.4	4.7	2.4	3.3	11.4
	Other gov't	7.8	4.6	6.9	5.8	5.8	5.6	6.9

Table A.2.2 continued

		Undergraduate			Postgraduate			All
		FT	PT	All	FT	PT	All	
Award	Enabling	4.7	3.9	4.7	-	-	-	3.8
	Diploma	4.2	10.9	5.8	-	-	-	4.7
	Bachelor	86.8	79.4	84.7	-	-	-	68.4
	Bachelor Hons	4.3	5.9	4.7	-	-	-	3.8
	Grad. Cert/Dip	-	-	-	32.3	34.7	34.9	6.7
	Masters CW	-	-	-	18.5	34.7	27.3	5.2
	Masters Res.	-	-	-	13.8	6.0	9.5	1.8
	Prof. Doctorate PhD	-	-	-	2.8 32.6	3.7 20.8	3.2 25.2	0.6 4.8
Field of study	Sciences	6.9	2.3	5.8	5.4	1.8	3.3	5.3
	Info. Tech	1.2	2.4	1.5	0.5	1.5	1.0	1.4
	Engineering	2.0	5.1	2.7	1.0	0.0	0.4	2.3
	Architecture	1.5	0.9	1.3	0.8	0.6	0.7	1.2
	Ag. & Environ.	1.6	1.4	1.5	0.5	2.1	1.4	1.5
	Health	17.7	10.2	15.9	33.5	14.2	23.4	17.3
	Education	26.8	18.3	24.8	15.9	21.3	19.3	23.7
	Man. & Comm.	8.4	16.1	10.2	4.5	19.3	13.0	10.6
	Soc. & Culture	23.6	30.9	25.2	30.5	25.2	27.0	25.2
	Creative Arts	93.3	2.4	8.8	4.2	5.4	4.7	5.7
	Food & Hosp. Combined	0.1 8.7	0.6 4.6	0.2 7.7	1.1 4.4	0.0 4.2	0.5 4.1	0.3 7.0
Fee type	HECS-HELP	92.8	92.6	92.7	48.1	43.8	45.9	83.7
	<i>Up front</i>	7.9	16.1	9.7	10.2	22.8	18.1	10.6
	<i>Part deferred</i>	5.9	7.9	6.2	8.3		3.7	5.9
	<i>All deferred</i>	79.3	59.7	74.8	71.4	36.3	53.0	72.7
	<i>Deferred but taxed</i>	7.0	16.3	9.3	10.1	40.8	25.2	10.9
	Full fees	2.3	5.0	2.9	14.8	32.3	24.9	7.0
	<i>Up front</i>	70.9	87.6	77.0	48.6	55.0	56.0	62.8
	<i>Part deferred</i>							
	<i>All deferred</i>	8.3		5.3	35.4	27.8	28.1	20.7
	<i>Deferred but taxed</i>	20.8	12.4	17.8	16.0	7.6	9.4	12.1
	<i>Bank loan</i>					9.6	6.5	4.4
None/exempt	4.9	2.5	4.4	37.1	23.9	29.2	8.3	
Study mode	On campus	72.8	38.7	64.9	59.3	39.8	48.9	61.4
	Off campus	9.7	43.1	17.5	19.9	54.2	39.9	21.9
	Mixed mode	17.3	18.2	17.6	17.1	5.9	11.2	16.7
Years enrolled	1	33.0	41.9	35.6	41.9	50.2	46.8	37.6
	2	27.0	21.1	25.2	18.0	29.2	25.5	25.7
	3	26.4	23.7	25.6	31.0	13.8	20.2	24.3
	4	10.3	9.1	10.1	7.8	5.4	6.1	9.5
	5+	3.30	4.1	3.4	1.2	1.4	0.7	2.9

Appendix 3: Survey questionnaires



2006 National Survey

of

University Student Finances

Dear student,

You are invited to participate in this important national survey of Australian postgraduate and undergraduate university students. This survey seeks information about your financial situation during 2006 and any effect it has had on your studies. The findings will be used by universities in planning and delivering more appropriate services, and to influence national policy in relation to the financing and support of students in higher education, including student income support measures.

This survey is only for domestic students, if you are an international student *please do not complete the survey*.

Your participation is entirely voluntary and anonymous. You have been sent this survey as your name was selected in a random sample of students chosen by your university. Please be assured that your university has not passed on your personal details to the research team, and we have no means of identifying individual respondents.

The questionnaire should take about 30 minutes to complete. We understand that students receive a number of surveys over the course of their study, and appreciate your assistance. Most questions only require you to circle an option or tick a box. We would like to hear from you within a week or two, but the sooner the better.

Please return the completed questionnaire in the reply-paid envelope provided.

PART 1 Course related matters

1. At which university are you enrolled? _____

2. In what course are you now enrolled?
(Please tick one)
- Enabling course (eg. foundation studies, a tertiary preparation certificate)
 - Diploma or Advanced Diploma
 - Bachelor's Degree (pass degree)
 - Bachelors Honours Degree
 - Graduate Certificate, Graduate or Postgraduate Diploma (or preliminary course)
 - Masters by Coursework (or coursework and minor thesis)
 - Masters by Research
 - Professional Doctorate
 - Doctorate by Research (PhD)

3. What is your main field of study?
(Please tick one only, unless you are doing a double/combined degree)
- Natural and Physical Sciences
 - Information Technology
 - Engineering and Related Technologies
 - Architecture and Building
 - Agriculture, Environmental and Related Studies
 - Health
 - Education
 - Management and Commerce
 - Economics
 - Society and Culture (Humanities, Psychology, Social Sciences)
 - Law
 - Creative Arts
 - Food, Hospitality and Personal Services

4. What is your mode of study?
- On campus (internal)
 - Off campus (including distance/on-line studies)
 - Mixed mode (block release) / other

5. In what (equivalent full time) year of your course are you? _____ year

6. What is your type of attendance?
(If full-time, go to question 10)
- Full-time
 - Part-time

7. If studying part-time, please indicate how important each of the following reasons were in your decision to study part-time.

	Not at all important ↓			Very important ↓	
	1	2	3	4	5
To fit in with employment	1	2	3	4	5
Family commitments	1	2	3	4	5
Lack of income support	1	2	3	4	5
Course/timetabling restrictions	1	2	3	4	5
Distance from university	1	2	3	4	5
Cost of tuition/course fees	1	2	3	4	5
A disability	1	2	3	4	5
Only need a few units to complete	1	2	3	4	5
Another reason	1	2	3	4	5

8. If 'Another reason' was important, what was that reason?

9. If a financial reason was important in your decision to study part-time, would you prefer to be studying full-time if your financial circumstances permitted it? Yes No

PART 2 Personal Details

10. Your gender: Female Male

11. Your date of birth: _____ day, _____ month, _____ year.

12. What is the postcode of your permanent home address? _____

13. Do you speak English as the main language at your home? Yes No

If not English, what language do you speak at home? _____

14. If you were not born in Australia, what year did you first arrive to take up residence in Australia? _____

15. Are you are an Aboriginal or Torres Strait Islander? Yes No

If so, which of the following best describes your background:

Aboriginal Torres Strait Islander Aboriginal and Torres Strait Islander

16. Do you have a disability, impairment or long term medical condition which may affect your studies? Yes No

17. During semester do you live with... (Tick all applicable)

Parent/s or guardian/s
 Other relatives
 Friends / housemates
 Your partner/spouse
 Your children
 Alone

18. Type of accommodation during this semester:

Single rental accommodation
 Shared rental accommodation
 Accommodation owned by your parents / partner / housemate
 Accommodation you own
 A residential college or hall
 Informal living arrangements (no fixed address)

Or, another situation? _____

19. Are you the sole caregiver of any person/s (e.g. children, an elderly parent)? Yes No

20. Do you have financially dependent children? Yes No
 If yes, how many? _____

21. What type of secondary school did you last attend? (please answer even if this was some time ago)

Government high school
 TAFE or technical school
 Catholic school
 Independent school
 Other (e.g. home schooled)

PART 3 Your sources of income and other assistance

22. Do you receive any of the following government benefits or government/university scholarships?

(Please tick both the benefit and rate you receive)

- | | |
|---|---|
| <input type="checkbox"/> Youth Allowance
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Austudy Payment
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Abstudy Payment
<input type="checkbox"/> Standard rate
<input type="checkbox"/> Away from home rate
<input type="checkbox"/> Independent rate
<input type="checkbox"/> Masters and PhD rate
<input type="checkbox"/> Not sure of rate | <input type="checkbox"/> Unemployment benefits
<input type="checkbox"/> Pension or equivalent
<input type="checkbox"/> Family/Parenting Allowance
<input type="checkbox"/> An Australian Postgraduate Award (APA) Scholarship
<input type="checkbox"/> An Australian Postgraduate Award – Industry (APAI) scholarship
<input type="checkbox"/> Another university-provided scholarship or living stipend
(including undergraduate scholarships)
Please specify kind: _____
Please specify amount per annum\$ _____

<input type="checkbox"/> Government or private sector cadetship

<input type="checkbox"/> Other government or university income support.
Please specify kind: _____
Please specify amount per annum\$ _____ |
|---|---|

23. Do you have any brief comments to make about these income support measures as they affect you?

For example, issues such as work restrictions on scholarships/benefits, the suspension of Centrelink benefits, or the impact of tax

24. Do any of the following apply to you?

- | | |
|--|--------------------------|
| I applied for Austudy / Abstudy / Youth allowance, but my application was rejected | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but did not think I would be successful | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but it was too complicated | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but the form was too long to complete | <input type="checkbox"/> |
| I receive Austudy / Abstudy / Youth allowance, but I do not get the full rate | <input type="checkbox"/> |
| I didn't know about Austudy / Abstudy / Youth Allowance | <input type="checkbox"/> |

25. If your application was rejected,

OR you did not apply as you expected a rejection,

OR you were not offered the full rate,

what was the reason?

Another reason? _____

- | | Yes | No |
|---|--------------------------|--------------------------|
| Own income too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Own assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Parents' income/assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Partner's income/assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Completed too much study | <input type="checkbox"/> | <input type="checkbox"/> |
| Not undertaking full-time course/load | <input type="checkbox"/> | <input type="checkbox"/> |
| Course excluded under the rules (for example, Higher Degrees) | <input type="checkbox"/> | <input type="checkbox"/> |
| I did not fill out the form correctly | <input type="checkbox"/> | <input type="checkbox"/> |

26. Do you receive any of the following supplementary benefits?

(Tick all applicable)

- | | |
|---|--------------------------|
| Pensioner Education Supplement | <input type="checkbox"/> |
| Health Care Card | <input type="checkbox"/> |
| Commonwealth Rent Assistance | <input type="checkbox"/> |
| Commonwealth Education Costs Scholarship (CECS) | <input type="checkbox"/> |
| Commonwealth Accommodation Scholarship (CAS) | <input type="checkbox"/> |
| State Authority Rent Assistance | <input type="checkbox"/> |
| Tertiary student transport concession card | <input type="checkbox"/> |

27. Have you been in paid employment or self-employed at any time during the last twelve months?

- | | |
|-----------|--------------------------|
| No | <input type="checkbox"/> |
| Full-time | <input type="checkbox"/> |
| Part-time | <input type="checkbox"/> |
| Casual | <input type="checkbox"/> |

28. How many hours, on average, do you work per week?

During semester: _____ hours
 During semester breaks: _____ hours

29. If you are in paid employment, in a typical week do you work at...

- | | |
|---|--------------------------|
| one place of employment / one job | <input type="checkbox"/> |
| two places of employment / two jobs | <input type="checkbox"/> |
| three or more places of employment / three or more jobs | <input type="checkbox"/> |

30. Are you financially dependent on, or supported by, your partner or your parents/guardians?

(Tick all applicable)

- | | |
|--------------|--------------------------|
| No | <input type="checkbox"/> |
| Yes, parents | <input type="checkbox"/> |
| Yes, partner | <input type="checkbox"/> |
| Yes, other | <input type="checkbox"/> |

31. If yes, what is this person's (or these people's) situation?

(Tick all applicable)

- | | | | |
|------------------|--------------------------|-------------------|--------------------------|
| Full-time worker | <input type="checkbox"/> | Home carer | <input type="checkbox"/> |
| Part-time worker | <input type="checkbox"/> | Self-employed | <input type="checkbox"/> |
| Casual worker | <input type="checkbox"/> | Pensioner/retired | <input type="checkbox"/> |
| Unemployed | <input type="checkbox"/> | Student | <input type="checkbox"/> |
| | | Other | <input type="checkbox"/> |

In your opinion, to what extent does supporting your studies put financial pressure on this person (or these people)?

Not at all ↓				A great deal ↓
1	2	3	4	5

Please comment: _____

32. During 2006, how often have you relied on cash assistance (from parent, partner, etc) which you do not have to repay?

	Never ↓				Very often ↓
	1	2	3	4	5
How often do you receive irregular assistance from others, such as having bills paid on your behalf?	1	2	3	4	5
How often do you receive the following non-cash assistance:					
Meals provided	1	2	3	4	5
Free accommodation	1	2	3	4	5
Use of telephone	1	2	3	4	5
Use of a computer/printer	1	2	3	4	5
Clothing	1	2	3	4	5
Use of motor vehicle	1	2	3	4	5
Childcare	1	2	3	4	5
Loan or gift of textbooks	1	2	3	4	5
Other	1	2	3	4	5

How often do you receive irregular assistance from others, such as having bills paid on your behalf?

How often do you receive the following non-cash assistance:

Meals provided

Free accommodation

Use of telephone

Use of a computer/printer

Clothing

Use of motor vehicle

Childcare

Loan or gift of textbooks

Other

33. If you relied on any of the kinds of support above (at questions 32), from whom did/do you receive the assistance? (Tick all applicable):

	Minor Source	Major Source
Parents	<input type="checkbox"/>	<input type="checkbox"/>
Relatives	<input type="checkbox"/>	<input type="checkbox"/>
Friends	<input type="checkbox"/>	<input type="checkbox"/>
Partner/spouse	<input type="checkbox"/>	<input type="checkbox"/>
Employer	<input type="checkbox"/>	<input type="checkbox"/>
Child (inc. alimony)	<input type="checkbox"/>	<input type="checkbox"/>
University	<input type="checkbox"/>	<input type="checkbox"/>
Student organization	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

34. In the course of your studies, have you relied on any of the following free or subsidized services provided by your student union or guild? (Tick all applicable)

Legal advice	<input type="checkbox"/>
Healthcare	<input type="checkbox"/>
Childcare	<input type="checkbox"/>
Counseling	<input type="checkbox"/>
Academic advocacy	<input type="checkbox"/>

Other _____

35. If you had to pay the full cost of services such as these, could you afford this? Yes, without difficulty
Yes, with difficulty
No

36. Estimate of your total income for 2006

Please indicate your approximate total disposable income for the whole of 2006.

Please indicate the after tax (net) amount in whole dollars.

Your take-home income from paid employment (after tax) \$	_____
Your take-home income from scholarship or studentship stipend \$	_____
Austudy/Abstudy/Youth Allowance \$	_____
Other Centrelink payments \$	_____
Family Allowance \$	_____
Rent Relief/Assistance \$	_____
Regular allowance \$	_____
Irregular amounts received \$	_____
Other income, e.g. interest, dividends, sale of goods, child support, alimony \$	_____
Any other take-home pay \$	_____

The above amounts should represent total estimated net income for 2006.

PART 4 Your expenditure details

37. What are the fees for your course this year, and how are they paid?

- | Fee | Payment method |
|---|--|
| <input type="checkbox"/> HECS-HELP (also known as a Commonwealth Supported Place, and formerly known as HECS), and: | <input type="checkbox"/> I paid it all up front |
| | <input type="checkbox"/> I deferred part of the payment, but paid some up front |
| | <input type="checkbox"/> I deferred the entire payment |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| <input type="checkbox"/> Full-fees (also known as an Australian Fee Place), and: | <input type="checkbox"/> I paid my fees up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for part of the fees, but paid some up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for the entire fee amount |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| | <input type="checkbox"/> I took out a bank loan (or similar) to pay for my fees |
| <input type="checkbox"/> None (ie. exempt from HECS for undergraduates, or RTS place for research students) | |

38. If someone else paid, or helped to pay, your fees, who were they?
(Tick all applicable)

- Parents Partner/spouse
 Relatives or friends Employer

If other, who? _____

39. How much were your full-fees or HECS-HELP fees this year? \$ _____

40. Do you have savings which you could use in the event of serious financial difficulty? Yes No
 During 2006, have you used up any savings (other than income from your current job) in order to study? Yes No

41. Have you obtained repayable loans in 2006 to enable you to continue your studies (excluding HELP loans), for example credit cards, a personal loan from a bank or from a family member? If so, please indicate approximate amounts borrowed against each source

Government \$ _____	Parents/guardians \$ _____
Bank/financial institutions \$ _____	Relatives or friends \$ _____
Credit cards \$ _____	Partner or spouse \$ _____
University/student assoc \$ _____	Other \$ _____

42. Do you currently pay interest on any such loans? Yes No

43. Estimate of your total expenses for 2006

Please complete the following expenditure budget for this calendar year. Please make as realistic an estimate as possible.

If you are living at your parent's home or in a share-house, only provide details in respect of your own income and expenditure. If household incomes are combined for outgoing expenditure (partnership or family), you may provide details of the full household budget, and indicate how many adults and children your budget is covering: Adults = _____ Children = _____

Please take a moment to think about the expenses listed below—they should represent all your expenses for 2006

General expenses in 2006: Please indicate the average amount per MONTH

Food and household supplies: e.g. groceries, rent, mortgage, utilities, etc \$ _____
 Medical and health costs (inc. optical etc) \$ _____
 Transport costs including vehicle running costs and/or public transport, taxis, etc \$ _____
 Personal costs such as entertainment costs, childcare, holidays, life insurance, clothes, etc \$ _____
 Credit/loan commitments (excluding HECS-HELP, FEE-HELP etc) \$ _____
 Childcare \$ _____
 Other expenses not included elsewhere, except study related items listed below \$ _____

Study-related expenses in 2006: Please indicate the amount per YEAR

Textbooks \$ _____
 Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc \$ _____
 Personal computer/laptop purchase or hire \$ _____
 Other computer related costs e.g. software, Internet access \$ _____
 Other university costs e.g. late enrolment fees, library fines etc \$ _____
 Union/Guild/Sports Union fees \$ _____
 Other study related items \$ _____

44. How difficult is it for you to afford the following:

	Not difficult at all ↓			Very difficult ↓	
	1	2	3	4	5
Textbooks	1	2	3	4	5
Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc	1	2	3	4	5
Personal computer/laptop purchase or hire	1	2	3	4	5
Other computer related costs e.g. software, Internet access	1	2	3	4	5
Other university costs e.g. late enrolment fees, library fines etc	1	2	3	4	5
Union/Guild/Sports Union fees	1	2	3	4	5
Other study related items	1	2	3	4	5

45. If someone else helped you pay for these study-related costs, about how much did they contribute?

\$ _____

46. Please estimate the total cash value of your assets (such as car, boat, house, shares, etc):

- under \$10,000
 \$10,000 to 20,000
 \$20,000 to \$50,000
 \$50,000 to \$100,000
 over \$100,000

47. Please estimate the debts, if any, that you expect to have when you have completed your studies. (Include only debt accrued to pay for cost of study, or cost of living in order to study)

HECS-HELP and FEE-HELP debt to the Commonwealth \$ _____

Interest-bearing debt (Credit-card, personal loan) \$ _____

Interest-free debt (loans from family of friends) \$ _____

Anticipated total debt \$ _____

PART 5 How your financial situation affects your university study

48. Before you began undergraduate studies, did you take a 'gap year' between year twelve and university?

- Yes
 No
 Not applicable

49. If so, what was your **primary** reason for doing so?

- I needed a break
 I wanted 'real world experience'
 I needed to save some money in order to pay for my university studies
 I needed to be sure that I wanted to go to university
 I needed to establish independent status for Centrelink purposes
 Other _____

50. What is your home computer access?

- I own a computer adequate for my study needs
 I own a computer, but it is not adequate for my study needs
 I have access to a computer at home which is adequate for my study needs
 No, I don't need a computer
 No, I can't afford a computer
 Other _____

51. Do you have Internet access at home?

- Yes, broadband
 Yes, dial-up
 Yes, I have home internet, but cannot afford a service which is adequate for study
 No, I don't need it
 No, I can't afford it
 Other _____

52. Did your financial circumstances influence your: (Please tick as many as applicable)

- choice of course
 choice of university
 mode of study

53. Would you like to undertake more study immediately upon completion of your current course?

- Yes
 No

54. If you have to pay full fees for this further course, are the fees likely to deter you from undertaking the course?

- Yes
 No
 Unsure

55. Please indicate your level of agreement with the following statements:

	Strongly disagree ↓				Strongly agree ↓
	1	2	3	4	5
My financial situation is often a source of worry for me	1	2	3	4	5
I don't worry much about debt—everyone has debt these days	1	2	3	4	5
It's worth getting into debt to get an education	1	2	3	4	5
I regularly go without food or other necessities because I cannot afford them	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford to travel to campus	1	2	3	4	5
In the future, my financial situation is making me think I will probably:					
Discontinue my course	1	2	3	4	5
Defer from my course	1	2	3	4	5
Take leave of absence from my course	1	2	3	4	5
(For research students only): Lapse my candidature	1	2	3	4	5
If you have dependent children: I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford childcare/after hours school care	1	2	3	4	5
If you have dependents (children or adults): It is very difficult for me to afford to support those who are dependent on me	1	2	3	4	5
If you work: My work commitments adversely affect my performance at university	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I need to attend paid employment	1	2	3	4	5
I chose to do the work I (most often) do because it will progress my career and help me reach my career goals	1	2	3	4	5
The work I (most often) do is of little value to me, except for the money it brings	1	2	3	4	5
The type of work I do is related to my studies	1	2	3	4	5

56. If you attend classes or undertake research on-campus, what are the main forms of transport you use during semester to and from University? (You may circle more than one)

- Public transport
 Own motor vehicle/motorcycle
 Other vehicle/lift/car pool
 Bicycle
 Walk

57. Have you had to defer your studies because you could not afford to study?

- No
 Yes

If yes, for how long (in total) did you defer? _____ years, _____ months

58. If you work, do you receive any of the following forms of assistance from your employer in regard to your studies?

- Paid study leave
 Unpaid study leave
 Unpaid study leave Flexibility in working hours

Undergraduates, please proceed to the next page

Questions for postgraduate students—please only answer if you are a postgraduate student.

I. Thinking about travel either nationally or internationally for conference attendance or research, please indicate:

- I need to attend such conferences/study sites but can't afford to do so
 I do/will attend such conferences/study sites, but rely on financial assistance to do so
 I can afford to attend such conferences/study sites
 This is not applicable to me

II. For research postgraduates

Does your university or department provide (please tick as many as appropriate):

- On campus private study space/office
 On campus shared office
 On campus sole-use desk
 On campus shared desk
 On campus sole-use computer
 Home internet access

Are these arrangements adequate for you?

- Yes No

III. For PhD students holding APA or APAI scholarships

The Research Training Scheme allows up to four years EFT for enrolment in a PhD. The APA and similar scholarships are usually available for up to three years. Do you expect to have completed your thesis/research by the time your scholarship expires?

- Yes
 Yes, but I really need longer
 No

If you answered 'no', how will you finance your studies until you have finished?



2006 National Survey

of

University Student Finances

Questionnaire for Indigenous Higher Education Students

Dear student,

You are invited to participate in this important national survey of Australian postgraduate and undergraduate university students. As part of this survey we are writing to all Indigenous students, as we recognize that there may be particular financial pressures faced by Indigenous Australians. This survey seeks information about your financial situation during 2006 and any effect it has had on your studies. The findings will be used by universities in planning and delivering more appropriate services, and to influence national policy in relation to the financing and support of students in higher education, including student income support measures.

Your participation is entirely voluntary and anonymous. You have been sent this survey as you have indicated to your university that you are an Indigenous student. Please be assured that your university has not passed on your personal details to the research team, and we have no means of identifying individual respondents.

The questionnaire should take about 30 minutes to complete. We understand that students receive a number of surveys over the course of their study, and appreciate your assistance. Most questions only require you to circle an option or tick a box. We would like to hear from you within a week or two, but the sooner the better.

Please return the completed questionnaire in the reply-paid envelope provided. If you are not an Indigenous student please do not complete this survey.

PART 1 Course related matters

1. At which university are you enrolled? _____

2. In what course are you now enrolled? Enabling course (eg. foundation studies, a tertiary preparation certificate)
 (Please tick one) Diploma or Advanced Diploma
 Bachelor's Degree (pass degree)
 Bachelors Honours Degree
 Graduate Certificate, Graduate or Postgraduate Diploma (or preliminary course)
 Masters by Coursework (or coursework and minor thesis)
 Masters by Research
 Professional Doctorate
 Doctorate by Research (PhD)

3. What is your main field of study? Natural and Physical Sciences
 (Please tick one only, unless you are doing a double/combined degree) Information Technology
 Engineering and Related Technologies
 Architecture and Building
 Agriculture, Environmental and Related Studies
 Health
 Education
 Management and Commerce
 Economics
 Society and Culture (Humanities, Psychology, Social Sciences)
 Law
 Creative Arts
 Food, Hospitality and Personal Services

4. What is your mode of study? On campus (internal)
 Off campus (including distance/on-line studies)
 Mixed mode (block release) / other

5. In what (equivalent full time) year of your course are you? _____ year

6. What is your type of attendance? Full-time
 (If full-time, go to question 10) Part-time

7. If studying part-time, please indicate how important each of the following reasons were in your decision to study part-time.

	Not at all important ↓			Very important ↓	
	1	2	3	4	5
To fit in with employment	1	2	3	4	5
Family commitments	1	2	3	4	5
Lack of income support	1	2	3	4	5
Course/timetabling restrictions	1	2	3	4	5
Distance from university	1	2	3	4	5
Cost of tuition/course fees	1	2	3	4	5
A disability	1	2	3	4	5
Only need a few units to complete	1	2	3	4	5
Another reason	1	2	3	4	5

8. If 'Another reason' was important, what was that reason?

9. If a financial reason was important in your decision to study part-time, would you prefer to be studying full-time if your financial circumstances permitted it? Yes No

PART 2 Personal Details

10. Your gender: Female Male

11. Your date of birth: _____ day, _____ month, _____ year.

12. What is the postcode of your permanent home address? _____

13. Do you speak English as the main language at your home? Yes No

If not English, what language do you speak at home? _____

14. If you were not born in Australia, what year did you first arrive to take up residence in Australia? _____

15. Are you are an Aboriginal or Torres Strait Islander? Yes No

If so, which of the following best describes your background:

Aboriginal Torres Strait Islander Aboriginal and Torres Strait Islander

16. Do you have a disability, impairment or long term medical condition which may affect your studies? Yes No

17. During semester do you live with... (Tick all applicable)

Parent/s or guardian/s

Other relatives

Friends / housemates

Your partner/spouse

Your children

Alone

18. Type of accommodation during this semester:

Single rental accommodation

Shared rental accommodation

Accommodation owned by your parents / partner / housemate

Accommodation you own

A residential college or hall

Informal living arrangements (no fixed address)

Or, another situation? _____

19. Are you the sole caregiver of any person/s (e.g. children, an elderly parent)? Yes No

20. Do you have financially dependent children? Yes No

If yes, how many? _____

21. What type of secondary school did you last attend? (please answer even if this was some time ago)

Government high school

TAFE or technical school

Catholic school

Independent school

Other (e.g. home schooled)

PART 3 Your sources of income and other assistance

22. Do you receive any of the following government benefits or government/university scholarships?

(Please tick both the benefit and rate you receive)

- | | |
|---|---|
| <input type="checkbox"/> Youth Allowance
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Austudy Payment
<input type="checkbox"/> Standard rate – at home
<input type="checkbox"/> Standard rate – away from home (independent)
<input type="checkbox"/> Special rate for long term unemployed
<input type="checkbox"/> Not sure of rate

<input type="checkbox"/> Abstudy Payment
<input type="checkbox"/> Standard rate
<input type="checkbox"/> Away from home rate
<input type="checkbox"/> Independent rate
<input type="checkbox"/> Masters and PhD rate
<input type="checkbox"/> Not sure of rate | <input type="checkbox"/> Unemployment benefits
<input type="checkbox"/> Pension or equivalent
<input type="checkbox"/> Family/Parenting Allowance
<input type="checkbox"/> An Australian Postgraduate Award (APA) Scholarship
<input type="checkbox"/> An Australian Postgraduate Award – Industry (APAI) scholarship
<input type="checkbox"/> Another university-provided scholarship or living stipend
(including undergraduate scholarships)
Please specify kind: _____
Please specify amount per annum\$ _____

<input type="checkbox"/> Government or private sector cadetship

<input type="checkbox"/> Other government or university income support.
Please specify kind: _____
Please specify amount per annum\$ _____ |
|---|---|

23. Do you have any brief comments to make about these income support measures as they affect you?

For example, issues such as work restrictions on scholarships/benefits, the suspension of Centrelink benefits, or the impact of tax

24. Do any of the following apply to you?

- | | |
|--|--------------------------|
| I applied for Austudy / Abstudy / Youth allowance, but my application was rejected | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but did not think I would be successful | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but it was too complicated | <input type="checkbox"/> |
| I wanted to apply for Austudy / Abstudy / Youth allowance, but the form was too long to complete | <input type="checkbox"/> |
| I receive Austudy / Abstudy / Youth allowance, but I do not get the full rate | <input type="checkbox"/> |
| I didn't know about Austudy / Abstudy / Youth Allowance | <input type="checkbox"/> |

25. If your application was rejected,

OR you did not apply as you expected a rejection,

OR you were not offered the full rate,

what was the reason?

Another reason? _____

- | | Yes | No |
|---|--------------------------|--------------------------|
| Own income too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Own assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Parents' income/assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Partner's income/assets too high | <input type="checkbox"/> | <input type="checkbox"/> |
| Completed too much study | <input type="checkbox"/> | <input type="checkbox"/> |
| Not undertaking full-time course/load | <input type="checkbox"/> | <input type="checkbox"/> |
| Course excluded under the rules (for example, Higher Degrees) | <input type="checkbox"/> | <input type="checkbox"/> |
| I did not fill out the form correctly | <input type="checkbox"/> | <input type="checkbox"/> |

26. Do you receive any of the following supplementary benefits?

(Tick all applicable)

- | | |
|---|--------------------------|
| Pensioner Education Supplement | <input type="checkbox"/> |
| Health Care Card | <input type="checkbox"/> |
| Commonwealth Rent Assistance | <input type="checkbox"/> |
| Commonwealth Education Costs Scholarship (CECS) | <input type="checkbox"/> |
| Commonwealth Accommodation Scholarship (CAS) | <input type="checkbox"/> |
| State Authority Rent Assistance | <input type="checkbox"/> |
| Tertiary student transport concession card | <input type="checkbox"/> |

27. Have you been in paid employment or self-employed at any time during the last twelve months?

- | | |
|-----------|--------------------------|
| No | <input type="checkbox"/> |
| Full-time | <input type="checkbox"/> |
| Part-time | <input type="checkbox"/> |
| Casual | <input type="checkbox"/> |

28. How many hours, on average, do you work per week?

During semester: _____ hours
 During semester breaks: _____ hours

29. If you are in paid employment, in a typical week do you work at...

- | | |
|---|--------------------------|
| one place of employment / one job | <input type="checkbox"/> |
| two places of employment / two jobs | <input type="checkbox"/> |
| three or more places of employment / three or more jobs | <input type="checkbox"/> |

30. Are you financially dependent on, or supported by, your partner or your parents/guardians?

(Tick all applicable)

- | | |
|--------------|--------------------------|
| No | <input type="checkbox"/> |
| Yes, parents | <input type="checkbox"/> |
| Yes, partner | <input type="checkbox"/> |
| Yes, other | <input type="checkbox"/> |

31. If yes, what is this person's (or these people's) situation?

(Tick all applicable)

- | | | | |
|------------------|--------------------------|-------------------|--------------------------|
| Full-time worker | <input type="checkbox"/> | Home carer | <input type="checkbox"/> |
| Part-time worker | <input type="checkbox"/> | Self-employed | <input type="checkbox"/> |
| Casual worker | <input type="checkbox"/> | Pensioner/retired | <input type="checkbox"/> |
| Unemployed | <input type="checkbox"/> | Student | <input type="checkbox"/> |

In your opinion, to what extent does supporting your studies put financial pressure on this person (or these people)?

Not at all ↓				A great deal ↓
1	2	3	4	5

Please comment: _____

32. During 2006, how often have you relied on cash assistance (from parent, partner, etc) which you do not have to repay?

	Never ↓				Very often ↓
	1	2	3	4	5
How often do you receive irregular assistance from others, such as having bills paid on your behalf?	1	2	3	4	5
How often do you receive the following non-cash assistance:					
Meals provided	1	2	3	4	5
Free accommodation	1	2	3	4	5
Use of telephone	1	2	3	4	5
Use of a computer/printer	1	2	3	4	5
Clothing	1	2	3	4	5
Use of motor vehicle	1	2	3	4	5
Childcare	1	2	3	4	5
Loan or gift of textbooks	1	2	3	4	5
Other	1	2	3	4	5

How often do you receive irregular assistance from others, such as having bills paid on your behalf?

How often do you receive the following non-cash assistance:

Meals provided

Free accommodation

Use of telephone

Use of a computer/printer

Clothing

Use of motor vehicle

Childcare

Loan or gift of textbooks

Other

33. If you relied on any of the kinds of support above (at questions 32), from whom did/do you receive the assistance? (Tick all applicable):

	Minor Source	Major Source
Parents	<input type="checkbox"/>	<input type="checkbox"/>
Relatives	<input type="checkbox"/>	<input type="checkbox"/>
Friends	<input type="checkbox"/>	<input type="checkbox"/>
Partner/spouse	<input type="checkbox"/>	<input type="checkbox"/>
Employer	<input type="checkbox"/>	<input type="checkbox"/>
Child (inc. alimony)	<input type="checkbox"/>	<input type="checkbox"/>
University	<input type="checkbox"/>	<input type="checkbox"/>
Student organization	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

34. In the course of your studies, have you relied on any of the following free or subsidized services provided by your student union or guild? (Tick all applicable)

Legal advice	<input type="checkbox"/>
Healthcare	<input type="checkbox"/>
Childcare	<input type="checkbox"/>
Counseling	<input type="checkbox"/>
Academic advocacy	<input type="checkbox"/>

Other _____

35. If you had to pay the full cost of services such as these, could you afford this? Yes, without difficulty
Yes, with difficulty
No

36. Estimate of your total income for 2006

Please indicate your approximate total disposable income for the whole of 2006. Please indicate the after tax (net) amount in whole dollars.

Your take-home income from paid employment (after tax) \$	_____
Your take-home income from scholarship or studentship stipend \$	_____
Austudy/Abstudy/Youth Allowance \$	_____
Other Centrelink payments \$	_____
Family Allowance \$	_____
Rent Relief/Assistance \$	_____
Regular allowance \$	_____
Irregular amounts received \$	_____
Other income, e.g. interest, dividends, sale of goods, child support, alimony \$	_____
Any other take-home pay \$	_____

The above amounts should represent total estimated net income for 2006.

PART 4 Your expenditure details

37. What are the fees for your course this year, and how are they paid?

- | Fee | Payment method |
|---|--|
| <input type="checkbox"/> HECS-HELP (also known as a Commonwealth Supported Place, and formerly known as HECS), and: | <input type="checkbox"/> I paid it all up front |
| | <input type="checkbox"/> I deferred part of the payment, but paid some up front |
| | <input type="checkbox"/> I deferred the entire payment |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| <input type="checkbox"/> Full-fees (also known as an Australian Fee Place), and: | <input type="checkbox"/> I paid my fees up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for part of the fees, but paid some up front |
| | <input type="checkbox"/> I took out a FEE-HELP loan for the entire fee amount |
| | <input type="checkbox"/> I deferred my payment, but my income level means I am currently paying it as part of my PAYE tax. |
| | <input type="checkbox"/> I took out a bank loan (or similar) to pay for my fees |
| <input type="checkbox"/> None (ie. exempt from HECS for undergraduates, or RTS place for research students) | |

38. If someone else paid, or helped to pay, your fees, who were they?
(Tick all applicable)

Parents Partner/spouse
Relatives or friends Employer

If other, who? _____

39. How much were your full-fees or HECS-HELP fees this year? \$ _____

40. Do you have savings which you could use in the event of serious financial difficulty? Yes No
During 2006, have you used up any savings (other than income from your current job) in order to study? Yes No

41. Have you obtained repayable loans in 2006 to enable you to continue your studies (excluding HELP loans), for example credit cards, a personal loan from a bank or from a family member? If so, please indicate approximate amounts borrowed against each source

Government \$ _____	Parents/guardians \$ _____
Bank/financial institutions \$ _____	Relatives or friends \$ _____
Credit cards \$ _____	Partner or spouse \$ _____
University/student assoc \$ _____	Other \$ _____

42. Do you currently pay interest on any such loans? Yes No

43. Estimate of your total expenses for 2006

Please complete the following expenditure budget for this calendar year. Please make as realistic an estimate as possible.

If you are living at your parent's home or in a share-house, only provide details in respect of your own income and expenditure. If household incomes are combined for outgoing expenditure (partnership or family), you may provide details of the full household budget, and indicate how many adults and children your budget is covering: Adults = _____ Children = _____

Please take a moment to think about the expenses listed below—they should represent all your expenses for 2006

General expenses in 2006: Please indicate the average amount per MONTH

Food and household supplies: e.g. groceries, rent, mortgage, utilities, etc \$ _____
Medical and health costs (inc. optical etc) \$ _____
Transport costs including vehicle running costs and/or public transport, taxis, etc \$ _____
Personal costs such as entertainment costs, childcare, holidays, life insurance, clothes, etc \$ _____
Credit/loan commitments (excluding HECS-HELP, FEE-HELP etc) \$ _____
Childcare \$ _____
Other expenses not included elsewhere, except study related items listed below \$ _____

Study-related expenses in 2006: Please indicate the amount per YEAR

Textbooks \$ _____
Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc \$ _____
Personal computer/laptop purchase or hire \$ _____
Other computer related costs e.g. software, Internet access \$ _____
Other university costs e.g. late enrolment fees, library fines etc \$ _____
Union/Guild/Sports Union fees \$ _____
Other study related items \$ _____

44. How difficult is it for you to afford the following:

	Not difficult at all ↓			Very difficult ↓	
	1	2	3	4	5
Textbooks	1	2	3	4	5
Stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing etc	1	2	3	4	5
Personal computer/laptop purchase or hire	1	2	3	4	5
Other computer related costs e.g. software, Internet access	1	2	3	4	5
Other university costs e.g. late enrolment fees, library fines etc	1	2	3	4	5
Union/Guild/Sports Union fees	1	2	3	4	5
Other study related items	1	2	3	4	5

45. If someone else helped you pay for these study-related costs, about how much did they contribute?

\$ _____

Other comments on your expenses:

46. Please estimate the total cash value of your assets (such as car, boat, house, shares, etc):

- under \$10,000
- \$10,000 to 20,000
- \$20,000 to \$50,000
- \$50,000 to \$100,000
- over \$100,000

47. Please estimate the debts, if any, that you expect to have when you have completed your studies. (Include only debt accrued to pay for cost of study, or cost of living in order to study)

HECS-HELP and FEE-HELP debt to the Commonwealth \$ _____
 Interest-bearing debt (Credit-card, personal loan) \$ _____
 Interest-free debt (loans from family or friends) \$ _____
Anticipated total debt \$ _____

Other comments on how debt affects you:

PART 5 How your financial situation affects your university study

48. Before you began undergraduate studies, did you take a 'gap year' between year twelve and university?

- Yes
- No
- Not applicable

49. If so, what was your **primary** reason for doing so?

- I needed a break
- I wanted 'real world experience'
- I needed to save some money in order to pay for my university studies
- I needed to be sure that I wanted to go to university
- I needed to establish independent status for Centrelink purposes
- Other _____

50. What is your home computer access? I own a computer adequate for my study needs
I own a computer, but it is not adequate for my study needs
I have access to a computer at home which is adequate for my study needs
No, I don't need a computer
No, I can't afford a computer
 Other _____

51. Do you have Internet access at home? Yes, broadband
Yes, dial-up
Yes, I have home internet, but cannot afford a service which is adequate for study
No, I don't need it
No, I can't afford it

52. Did your financial circumstances influence your: choice of course
 (Please tick as many as applicable) choice of university
mode of study

53. Would you like to undertake more study immediately upon completion of your current course? Yes
No

54. If you have to pay full fees for this further course, are the fees likely to deter you from undertaking the course? Yes
No
Unsure

55. Please indicate your level of agreement with the following statements:

	Strongly disagree				Strongly agree
	↓				↓
My financial situation is often a source of worry for me	1	2	3	4	5
I don't worry much about debt—everyone has debt these days	1	2	3	4	5
It's worth getting into debt to get an education	1	2	3	4	5
I regularly go without food or other necessities because I cannot afford them	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford to travel to campus	1	2	3	4	5
In the future, my financial situation is making me think I will probably:					
Discontinue my course	1	2	3	4	5
Defer from my course	1	2	3	4	5
Take leave of absence from my course	1	2	3	4	5
(For research students only): Lapse my candidature	1	2	3	4	5
If you have dependent children: I regularly miss classes/lectures/ tutorials/other study commitments because I cannot afford childcare/after hours school care	1	2	3	4	5
If you have dependents (children or adults): It is very difficult for me to afford to support those who are dependent on me	1	2	3	4	5
If you work: My work commitments adversely affect my performance at university	1	2	3	4	5
I regularly miss classes/lectures/ tutorials/other study commitments because I need to attend paid employment	1	2	3	4	5
I chose to do the work I (most often) do because it will progress my career and help me reach my career goals	1	2	3	4	5
The work I (most often) do is of little value to me, except for the money it brings	1	2	3	4	5
The type of work I do is related to my studies	1	2	3	4	5

Other comments on your financial situation:

56. If you attend classes or undertake research on-campus, what are the main forms of transport you use during semester to and from University? Public transport
 (You may circle more than one) Own motor vehicle/motorcycle
Other vehicle/lift/car pool
Bicycle
Walk

57. Have you had to defer your studies because you could not afford to study? No
Yes
 If yes, for how long (in total) did you defer? _____ years, _____ months

58. If you work, do you receive any of the following forms of assistance from your employer in regard to your studies? Paid study leave
Unpaid study leave
 Unpaid study leave Flexibility in working hours

Undergraduates, please proceed to part 6

Questions for postgraduate students—please only answer if you are a postgraduate student.

I. Thinking about travel either nationally or internationally for conference attendance or research, please indicate:

- I need to attend such conferences/study sites but can't afford to do so
- I do/will attend such conferences/study sites, but rely on financial assistance to do so
- I can afford to attend such conferences/study sites
- This is not applicable to me

II. For research postgraduates

Does your university or department provide (please tick as many as appropriate):

- On campus private study space/office
- On campus shared office
- On campus sole-use desk
- On campus shared desk
- On campus sole-use computer
- Home internet access

Are these arrangements adequate for you?

- Yes No

III. For PhD students holding APA or APAI scholarships

The Research Training Scheme allows up to four years EFT for enrolment in a PhD. The APA and similar scholarships are usually available for up to three years. Do you expect to have completed your thesis/research by the time your scholarship expires?

- Yes
- Yes, but I really need longer
- No

If you answered 'no', how will you finance your studies until you have finished?

PART 6 Your background

Some aspects of family background have been found to influence student finances. We would like to find out the extent to which these have been important for you. Even if you have been independent of your parents for a considerable time, please answer the following questions.

59. *What was the usual occupation of your parents while you were at secondary school? Please tick for 'father' and/or 'mother' as appropriate.*

	Father	Mother
Manager, administrator and other professional such as specialist manager, farm manager, scientist, engineer, doctor, etc	<input type="checkbox"/>	<input type="checkbox"/>
Technician or associate professional such as investment adviser, office manager, teacher, nurse, police etc	<input type="checkbox"/>	<input type="checkbox"/>
Tradesperson or advanced clerical or services worker such as builder, printer, hairdresser, mechanic etc	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate or elementary clerical/sales/service such as receptionist, travel agent, hospitality worker etc	<input type="checkbox"/>	<input type="checkbox"/>
Labourer or similar, such as cleaner, factory labourer, farm hand, etc	<input type="checkbox"/>	<input type="checkbox"/>
Artist or craftsperson	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed, Work for the Dole, or CDEP	<input type="checkbox"/>	<input type="checkbox"/>
Full-time home duties	<input type="checkbox"/>	<input type="checkbox"/>
Don't know / not applicable / retired	<input type="checkbox"/>	<input type="checkbox"/>

60. *What was the highest level of education held by your parents at the time you were at secondary school? Please tick 'father' and/or 'mother' as appropriate.*

	Father	Mother
No formal schooling/ primary school only	<input type="checkbox"/>	<input type="checkbox"/>
Some secondary schooling	<input type="checkbox"/>	<input type="checkbox"/>
Completed secondary school	<input type="checkbox"/>	<input type="checkbox"/>
Trade or other certificate course	<input type="checkbox"/>	<input type="checkbox"/>
Diploma or Associate Diploma	<input type="checkbox"/>	<input type="checkbox"/>
Partial degree course	<input type="checkbox"/>	<input type="checkbox"/>
Other special training after secondary school (e.g. armed services, police, teacher training))	<input type="checkbox"/>	<input type="checkbox"/>
Completed degree course (eg. Bachelors degree)	<input type="checkbox"/>	<input type="checkbox"/>
Completed higher degree (e.g. Grad Dip, Masters, PhD)	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
Don't know/Not applicable	<input type="checkbox"/>	<input type="checkbox"/>

PART 7 General comments

Please add any comments you feel are relevant regarding your financial situation as a student including improvements/changes you would like to see made by universities, student organisations, and State or Commonwealth Governments.
