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University student finances in 2012  
A study of the financial circumstances of domestic and  
international students in Australia's universities  
July 2013

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The instrument used in the 2012 study of student finances was developed by the Steering Group (listed below), based on the previous instrument with many new items, including those for international students. At the CSHE, Professor Richard James and Associate Professor Sophie Arkoudis led this stage of the conceptual development of the project, and Erik Okerstrom and Tricia Deasy from ASR led the technical development and testing of the instrument and prepared it for online deployment. ASR constructed the sample design and liaised with Universities Australia, who managed participating institutions in contacting students to be sampled. ASR also hosted the online instrument, collected the data and collated it for analysis by the CSHE. The statistical analysis at the CSHE was undertaken by Malcolm Anderson, and we thank Malcolm for his expertise in preparing complex data of the type contained here. Interpretation and reporting of the data was undertaken by Dr Emmaline Bexley with the valuable assistance of Ms Suzanne Daroesman and in consultation with Associate Professor Sophie Arkoudis and Professor Richard James.

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## I. The key findings

Australian higher education has changed dramatically since the previous iteration of Universities Australia's longitudinal study of university students' finances in 2006. In particular, the *Review of Australian Higher Education* ('The Bradley Review'; Bradley, Noonan, Nugent and Scales 2008) and the resulting policy package *Transforming Australia's Higher Education System* (Commonwealth of Australia, 2009) have led to large increases in participation in higher education, with many older students entering the system, as well as more students from families in which a university education has not been the norm, particularly since the uncapping of domestic undergraduate places last year. The review, and the resulting policy and legislative changes, have seen welcome increases in student income support and the extension of income support to many masters by coursework students, as well as the uncapping of undergraduate domestic places and a greater focus on equity than was the case previously.

Unsurprisingly then, the domestic student body in 2012 is far more heterogeneous than was the case in 2006. This diversity is evident in the findings presented here. In this study, we seek to describe the financial circumstances of the 'average' student in Australian higher education. There has always been a degree of diversity present in the student cohort, yet the present study indicates that this diversity is increasing, such that it is difficult to describe what an 'average' student might be. For example, reliance on income from allowances from family has increased as a proportion of undergraduate student income since 2006, but so too has reliance on income from Centrelink. Fewer students are working in paid employment, but those that are working are working slightly longer hours. This suggests a greater stratification of students according to their financial means.

Domestic students' mean annual incomes have remained relatively stable since 2006 (when adjusted for CPI): indeed, in 2012 the average income of full-time, domestic undergraduates was substantially higher than in 2006. Students in 2012

### About the survey

The aim of the Australian University Student Finances Survey 2012 is to provide an evidence-based understanding of the financial circumstances of the student population in Australia (both international and domestic) through the collection of quantitative data on: access to income support and scholarships, income from paid employment and the impact of paid work on study, study and living costs and student debt. Its audience is policy makers at the national and institutional level, equity practitioners, researchers and those who work with and support university students – as well as students themselves. It is a survey of some long standing, having been conducted about every five years since the mid-1970s. For the 2012 survey, some key changes were made to methodology to reflect changes in the national policy context and in the student cohort since the survey was last conducted in 2006. In particular, international students have been included in the 2012 survey. Postgraduates were included for the first time in 2006. The 2012 survey was also conducted online rather than paper, reflecting more contemporary practice in survey administration. While the changes mean that some time series information is lost, attention was paid to ensure the main points of comparison with previous years' data was maintained. The inclusion of international students now provides a more comprehensive picture of the whole student body.

Invitations to complete the survey were sent to students in late 2012. The sample of 85,476 was drawn, stratified according to institution and broad course level based on 2010 national student enrolment figures from the Department of Education, Employment, and Workplace Relations as it then was. All Indigenous students were included in the sample in order to obtain sufficient responses for analysis. Postgraduate students were also deliberately oversampled for the same reason (see also Table 2.5). The survey, sent to a stratified sample of 83,851 at 37 universities, resulted in 11,761 responses – a response rate of 14.0 per cent (compared with 19.8 per cent for the 2006 survey). About half of all institutions returned response rates of 10-17 per cent. Eight institutions had response rates below 8 per cent, and three had responses above 20 per cent. International students, surveyed for the first time in this series, comprised 38.3 per cent of the total response (compared to 26.7 per cent of the national population), and domestic students 61.7 per cent (compared to 73.3 per cent of the national population).

tend to be a little more likely to have savings than was the case in 2006, and a little less likely to have drawn on them. Despite this, students indicated that they were experiencing far greater levels of financial distress in 2012, with across the board increases in the proportion of students agreeing with the statement, “My financial situation is often a source of worry to me.” There was also an increase in the proportion of students indicating that they regularly go without food or other necessities because they cannot afford them: from 14.7 per cent of full-time domestic undergraduates in 2006 to 18.2 per cent in 2012.

Again, these superficially contradictory findings of *both* higher average incomes *and* increased levels of distress, point to an increasing polarization between the ‘haves’ and the ‘have-nots.’ For example, of those full-time, domestic students who indicate that their financial situation is often a source of worry to them, 40.4 per cent are over 25 years of age (compared to 22.6 per cent of those who do not say they often worry about finances). They are also more likely to be renting (41.7 per cent compared with 24.3 per cent of others), and to be financially unreliant on their family (52.8 per cent compared with 35.1 per cent of others). The concern these students express about their financial situation is not unjustified and has real, negative outcomes for them: they are around three times as likely to have had to defer because of finances at some point than are others (15.1 per cent compared with 5.2 per cent), and, most tellingly, one in four of those who often worry about finances – 25.2 per cent – indicate that they regularly go without food or other necessities because they cannot afford them, compared to just 1.5 per cent of other students. These findings suggest that policy around income support schemes need to be revisited to ensure that levels of income support are appropriate to the increasing number of non-school leavers entering the system; people who are independent of their family and have a range of adult responsibilities.

We find positive indications here that changes to student income support are having a positive affect: full-time, domestic undergraduates’ rate of receipt of Youth Allowance rose from 30.4 per cent in 2006 to 33.0 per cent in 2012, and the rate of receipt of Austudy rose from 4.8 per cent to 12.7 per cent. The effect of the extension of income support to masters by coursework students was also evident: just under 40 per cent of full-time postgraduate coursework students reported receiving either Youth Allowance or Austudy – a large rise since 2006, when 15.8 received some form of incomes support.

There is also evidence that income support is being appropriately targeted: 60 per cent of full-time undergraduates from low SES areas are in receipt of Youth Allowance or Austudy, compared with 44.1 per cent of other full-time, domestic undergraduates. Yet low SES students were more likely to indicate that they regularly go without food and other necessities than were other students, and also more likely to say that paid employment affected their ability to study. Full-time, undergraduate students from low SES backgrounds were also the most likely group (76.7 per cent) to agree that “My financial situation is often a source of worry to me.”

The financial circumstances of Aboriginal and Torres Strait Islander students (whom we refer to as Indigenous students elsewhere in this report) were also indicative of the diversity in financial circumstances and the lack of any overall ‘norm.’ Indigenous students’ mean annual incomes were generally higher than those of non-Indigenous domestic students, yet so was their mean expenditure. Indigenous undergraduate students were much more likely than non-Indigenous undergraduates to be funding their studies un-assisted: about two-thirds (66.3 per cent) reported receiving no financial support from family; the corresponding figure for non-Indigenous students was 49.7 per cent. Around four in every five Indigenous students worried about their financial situation, and around a third reported they regularly went without food and other necessities.

This report also includes an analysis of the financial circumstances of international students. Findings here support many common assumptions about this cohort of students: on average, international undergraduates are slightly better off financially than their domestic counterparts (the mean annual total income for international undergraduates, for example, is some five per cent higher than that of

domestic undergraduates); they are less likely to worry about finances – although 50.4 per cent of them do – than do full-time domestic undergraduates (68.3 per cent), and more likely to feel that they are in control of their finances (44.3 per cent) than domestic students (38.6 per cent). Yet they believe that their financial circumstances are constrained by visa regulations which limit the number of hours they may work (and thus any supplementary income they may earn) during the academic year, and express frustration that (in some states at least) they are not able to enjoy student concessions – particularly public transport concessions. Despite this broad picture, the study identifies pockets of significant hardship in the international student population: a substantial proportion of international students have very low incomes, with over a quarter of international undergraduates (26.6 per cent) and a fifth of international postgraduate coursework students with incomes of less than \$10,000 per annum. This report is a first step to a better understanding of this diverse group of students.

### Selected further findings:

- In 2012, more than two-thirds of students reported being worried about their financial situation. The level of concern about finances has risen substantially since 2006 – by about twelve percentage points across the board. The highest overall level of concern was expressed by full-time, low SES undergraduates, of whom 76.6 per cent indicated that they were worried about finances.
- An average of about 17 per cent of students reported regularly going without food or other necessities because they were unable to afford them, and there was an increase from 14.7 per cent of full-time domestic undergraduates in 2006 to 18.2 per cent in 2012 who were regularly going without.
- The level of debt that domestic students estimated they would have accumulated on completion of their studies was substantially higher in 2012 than in 2006, even when adjusted for CPI. Full-time undergraduates, who in other respects appear to have changed little from the 2006 cohort, had higher estimated levels of debt: from \$28,861 in 2006 (plus CPI) to \$37,217 in 2012.
- Somewhat fewer domestic, full-time undergraduates were in employment in 2012 (80.6 per cent) than in 2006 (85.5 per cent), yet the average hours worked during semester by all full-time students who were in employment has increased; from 14.8 to 16.0 hours for undergraduates; from 17.0 to 20.1 hours for postgraduate coursework students, and from 8.0 to 10.5 hours for HDR candidates. Overall, around one quarter of employed, full-time undergraduates were working over 20 hours per week during semester.
- Increased hours of work are affecting students' educational experience, with 50.1 per cent of full-time undergraduates reporting that their work adversely affects their performance at university. This is a rise of 10 percentage points over 2006 levels. One in three domestic undergraduates, and one six international undergraduates, reported that they regularly miss classes because of employment obligations.
- The mean expenditure of domestic, part-time students increased sharply between 2006 and 2012: for undergraduates from \$27,319 in 2006 (adjusted for CPI) to \$37,020 in 2012; for postgraduates coursework students from \$29,075 to \$43,817 and for HDR candidates from \$29,110 to \$41,437.
- The proportion of domestic students who were in personal budget deficit in 2012 was greater than in 2006. Around half of all undergraduates – including Indigenous and international students – had a personal budget deficit. Indeed, there was *no group of students* where more than one third were experiencing a personal surplus.
- Two-thirds of full-time domestic undergraduate students had incomes of less than \$20,000 a year; including 21.0 per cent who had annual incomes of less than \$10,000.

## Indigenous students

- Around four in every five Indigenous students worried about their financial situation, and around a third reported they regularly went without necessities.
- Indigenous students reported higher rates of responsibility for family dependents than did non-Indigenous domestic students.
- About two-thirds (66.3 per cent) of Indigenous undergraduate students reported receiving no financial support from family; the corresponding figure for non-Indigenous students was 49.7 per cent.
- Indigenous students were more likely to be the sole financial provider for dependents, and were less likely to receive financial support from family or others.
- Almost half (47.0 per cent) of all Indigenous undergraduate students received ABSTUDY benefits, and significant proportions of Indigenous undergraduates also received other government income support (19.2 per cent), and government or university funded scholarship support (29.1 per cent and 21.1 per cent).
- With the exception of part-time undergraduates, Indigenous students' expenses were greater than those of non-Indigenous students.
- There were only very small differences in the average number of hours worked for Indigenous and non-Indigenous students. The main difference between the two groups was that substantially more Indigenous students were in work that was related to their area of study. 41.9 per cent of Indigenous full-time undergraduates reported that their work was related to their study, compared with 27.2 per cent of non-Indigenous full-time undergraduates.

## International students

- International students' average annual income was not dissimilar to that of domestic students, although they took in a substantially smaller proportion from paid employment and substantially larger proportion from regular allowances.
- Three out of every five international undergraduate students (63.0 per cent) are living on an income of less than \$20,000, with roughly another fifth (19.0 per cent) on incomes between \$20,000 and \$30,000. Over a quarter of international undergraduates (26.6 per cent) and a fifth of international postgraduate coursework students have incomes of less than \$10,000 per annum.
- While domestic students' costs of servicing study loans were extremely modest (between \$107 and \$452 annually), international undergraduate students were paying an average of \$1050 per year, and postgraduate coursework students and HDR candidates \$881 and \$670 respectively.
- In 2012, the average amount of savings expended by international undergraduate and postgraduate coursework students by those students with savings, was much greater than that expended by domestic students. For undergraduates, the amount was approaching four times as much of their savings, at an average of \$10,008, and for postgraduate coursework students, more than twice as much, at \$11,274.
- International students, whose visas restrict the amount of hours they may work, were less likely to be in employment compared with domestic students, and worked fewer hours per week. However, 55.7 per cent, 60.7 per cent and 58.2 per cent of international undergraduate students, postgraduate coursework students and HDR candidates respectively had been in employment at some time in the past twelve months. On average, international students worked between 11 and 17 hours per week during semester.

- Over half of international students reported that they had been required to give proof of funding available to them in a bank account in order to obtain their visa, and around 40 per cent of these students said doing so had caused them financial hardship.
- Between 40 and 50 per cent of international students said financial considerations had influenced their choice of which country to study in and their choice of university. Only around 20 per cent said financial considerations had influenced their choice of course.

### Low SES students

*(Note: 'Low SES' in this report means those from postcodes representing the most financially disadvantaged 25 per cent of the Australian population according to the SEIFA. This method was used for comparability with other national data sets.)*

- The overall expenditure of full-time undergraduates from low SES backgrounds was slightly higher than that of other students (\$21,202, compared with \$19,172), while the expenditure of part-time, low SES students was a little lower (\$35,386) than that of other students (\$37,605). The main differences in the distribution of expenditure were in rent/mortgage payments and personal expenditure. For full-time undergraduates, for example, low SES students estimated that they spent \$1,938 per year on personal costs (entertainment, holidays, insurance and clothes) while other students provided an estimate of \$2,604. For basic living costs (rent/mortgage, food, utilities) low SES students estimated that they spent \$10,893 per year and other students nearly \$1,600 a year less (\$9,310). This is likely a reflection of the living arrangements of these students.
- 55.5 per cent of low SES full-time undergraduates were not financially supported by anyone else, compared with 44.4 per cent of other students. Conversely, while 44.6 per cent of other students were financially supported by their parents, this was true of only 33.8 per cent of low SES students.
- A higher percentage of employed low SES students (57.6 per cent) indicated that their work commitments adversely affected their performance at university, compared with other employed undergraduates (52.6 per cent).
- There was a slight increase in the percentage of low SES students (35.1 per cent) compared with other undergraduates (33.1 per cent) who regularly miss class due to employment commitments, particularly low SES part-time undergraduates, of whom 44.8 per cent indicated that they regularly miss class due to work commitments, compared with 40.5 per cent of other part-time undergraduates.
- Full-time, low SES students (22.3 per cent) were more likely to go without food and other necessities than other domestic students (17.3 per cent).

## 2. Survey method and sample composition

Universities Australia's 2012 survey of university student finances in Australia follows a number of important policy shifts at the national level since the survey was last undertaken in 2006. These include increases to government-funded student income support and changes to means testing policies, as well as the targeting of that support, that were implemented as part of the Government's response to the 2008 Bradley Review.<sup>1</sup> The key policy reform stemming from the Bradley review has, of course, been the uncapping of Commonwealth supported domestic undergraduate places at Australia's universities. This has resulted in some dramatic changes to the student body: large increases in the number of students at some institutions and in some courses, greater participation by students who may not otherwise have gone to university, increased participation by older students and a further diversification of institutional missions in response to a more market-driven sectoral landscape.

Universities Australia (UA) commissioned the University of Melbourne's Centre for the Study of Higher Education (CSHE) to conduct analyses and reporting of the 2012 Student Finances Survey, following the CSHE's previous work on the 2006 survey, administered in 2006. The administration of the survey in 2012 (contacts with institutions, sample stratification, development and hosting of an online survey and collection of responses) was contracted by UA to the Australian Survey Research Group.

### 2.1 Survey method

For the 2012 survey, some key changes were made to methodology to reflect changes in the national policy context and in the student cohort since the survey was last conducted in 2006. In particular, international students have been included in the 2012 survey. Postgraduates were included for the first time in 2006. The 2012 survey was also conducted online rather than paper, reflecting more contemporary practice in survey administration. While the changes mean that some time series information is lost, attention was paid to ensure the main points of comparison with previous years' data was maintained. The inclusion of international students now provides a more comprehensive picture of the whole student body.

Invitations to complete the survey were sent to students in November 2012. The sample of 83,851 was drawn, stratified according to institution and broad course level based on 2010 national student enrolment figures from the Department of Education, Employment, and Workplace Relations as it then was. All Indigenous students were included in the sample in order to obtain sufficient responses for analysis. Postgraduate students were also deliberately oversampled for the same reason (see also Table 2.2).

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<sup>1</sup> Bradley, Noonan, Nugent & Scales 2008; Commonwealth of Australia 2009.

Table 2.1: Actual and weighted responses, 2006 and 2012, by broad level

		Actual		Weighted	
		2006	2012	2006	2012
Undergraduate	Domestic	10594	3064		3064
	International		1258		1258
	Male		1378		1435
	Female		2866		2809
	Full-time	8451	3584	10524	3658
	Part-time	2054	729	2605	654
Postgraduate coursework	Domestic	6900	1829		1829
	International		1456		1456
	Male		1217		1222
	Female		2010		2002
	Full-time	2345	2051	1412	2063
	Part-time	4482	1222	2796	1210
Postgraduate research	Domestic		2359		2359
	International		1795		1795
	Male		1800		1795
	Female		2290		2281
	Full-time		3304		3404
	Part-time		806		706
Total		17747	11761		

## 2.2 Summary of responses

The survey, sent to a stratified sample of 83,851 at 37 universities, resulted in 11,761 responses – a response rate of 14.0 per cent (compared with 19.8 per cent for the 2006 survey). About half of all institutions returned response rates of 10-17 per cent. Eight institutions had response rates below 8 per cent, and three had responses above 20 per cent. More detail about institutional responses is provided in Appendix 1.

International students, surveyed for the first time in this series, comprised 38.3 per cent of the total response (compared to 26.7 per cent of the national population), and domestic students 61.7 per cent (compared to 73.3 per cent of the national population). More detail of the 2012 response, and selected comparisons from 2006, is given in Table 2.1.

The sample was designed on the basis of an estimated national population of 833,767 undergraduate and 320,455 postgraduate students from Table A and B institutions<sup>2</sup>. Chi-square 'goodness of fit' tests conducted to compare the survey sample with the student population used to construct the sample showed some response bias (particularly along gender lines, as is often the case with surveys of this nature). As was done for the 2006 survey, the response sample was weighted by institution, level and broad cohort (indigenous/non-indigenous/international) to allow for a more robust interpretation of findings from the 2012 survey and for select comparisons to be made with previous survey findings.

Despite a lower response rate than was achieved in 2006, and some response bias, the sample was found to be robust and useable. Indeed, as is apparent throughout this report, the findings for 2012 were broadly in keeping with those from the 2006 survey, suggesting that the sample provides a good reflection of the national student population.

<sup>2</sup> Innovation statistics 2010.

Table 2.2: Respondent characteristics (weighted) compared with the 2011 national student population, and selected 2006 response characteristics.

	DIISRTE 2011*	2012 survey	2006 survey
<b>N</b>	1155197	11761	17747
	Domestic	73.3	61.7
	International	26.7	38.3
<b>Sex</b>	Male	44	37.4
	Female	56	60.9
<b>Attendance type</b>	Full-time	70.6	76.2
	Part-time	29.4	23.6
<b>Mode of attendance</b>	Internal	80.2	79.6
	External	12.5	13.8
	Multi-modal	7.3	6.6
<b>Course level</b>	Undergraduate	69.9	36.7
	Postgraduate coursework	21.9	27.9
	Postgraduate research	5.0	35.3
	Other award	3.2	0.5
<b>Broad field of study</b>	Sciences	8.1	9.1
	Information Technology	4.1	5.1
	Engineering and Related Technologies	7.5	8.3
	Architecture and Building	2.4	1.8
	Agriculture, Environ. and Rel'd Studies	1.6	4.9
	Health	14.5	19.5
	Education	9.6	9.9
	Management and Commerce	27.2	19.4
	Society and Culture	21.7	17.5
	Creative Arts	6.4	4.2

## 2.3 Sample characteristics and comparison of respondents with national student population

The tables below, and those in Appendix 2 give greater detail of the sample by broad level of course and other characteristics (note that here, and throughout this report, percentages do not always sum to 100 due to rounding). As is frequently the case with student surveys there was a higher response from females than males. This is true with some variation across all cohorts. The proportion of responses from female domestic undergraduates, for example, averaged at 74.4 per cent compared to 57.9 per cent nationally and, although females represent just half (50.4 per cent) of the international student population, the proportion answering the survey was 57.8 per cent. Among domestic postgraduates, the average was 71.1 per cent compared to 57.9 per cent nationally. Further analysis revealed only small variations between male and female respondents on most questions. Where the case is otherwise this has been reported in the findings.

Demographic characteristics of the part-time student respondents were somewhat different from those of full-time students, as would be expected. Part-time students at each broad level were older (mean age of 33.5 years for undergraduates, 37.9 years for postgraduate coursework and 43.2 years for higher degree research, compared to averages of 24.3, 30.1 and 33.1 years respectively for full-time students). Part-time students are also more likely to be partnered than single (for instance 68.6 per cent of part-time, domestic postgraduate coursework students are partnered and 26.1 per cent

single, compared to 45.0 and 50.4 per cent respectively reported by full-time postgraduates. They are more likely to care for dependents, less likely to receive financial support from others, and more likely to be living in their own home. A slightly higher proportion of part-time students reported having a disability (13-14 per cent on average, compared to 10-11 per cent of full-time students).

There was a high incidence of mental health issues, among part-time undergraduate students in particular (24.0 per cent), and by Indigenous students (average 27.2 per cent). The incidence reported by international students was comparatively low (3.6 per cent among postgraduate coursework students to 8.0 per cent among undergraduates).

Table 2.3: Indicative confidence intervals for key groups and scores (95%)

Group and number	Mean Score	Plus / Minus	Group and number	Mean Score	Plus / Minus
<b>Domestic Undergrad</b> n=3064	50 25 or 75 5 or 95	1.8 1.5 0.8	<b>International HDR</b> n=1795	50 25 or 75 5 or 95	2.3 2.0 1.0
<i>FT</i> n=2451	50 25 or 75 5 or 95	2.0 1.7 0.9	<i>FT</i> n=1747	50 25 or 75 5 or 95	2.3 2.0 1.0
<i>PT</i> n=613	50 25 or 75 5 or 95	4.0 3.4 1.7	<i>PT</i> n=46	50 25 or 75 5 or 95	14.4 12.5 6.3
<b>Domestic HDR</b> n=2359	50 25 or 75 5 or 95	2.0 1.7 0.9	<b>International HDC</b> n=1456	50 25 or 75 5 or 95	2.6 2.2 1.1
<i>FT</i> n=1680	50 25 or 75 5 or 95	2.4 2.1 1.0	<i>FT</i> n=1370	50 25 or 75 5 or 95	2.6 2.3 1.2
<i>PT</i> n=678	50 25 or 75 5 or 95	3.8 3.3 1.6	<i>PT</i> n=80	50 25 or 75 5 or 95	11.0 9.5 4.8
<b>Domestic HDC</b> n=1829	50 25 or 75 5 or 95	2.3 2.0 1.0	<b>Indigenous Undergrad</b> n=680	50 25 or 75 5 or 95	3.8 3.3 1.6
<i>FT</i> n=693	50 25 or 75 5 or 95	3.7 3.2 1.6	<i>FT</i> n=526	50 25 or 75 5 or 95	4.3 3.7 1.9
<i>PT</i> n=1130	50 25 or 75 5 or 95.0	2.9 2.5 1.3	<i>PT</i> n=152	50 25 or 75 5 or 95	7.9 6.9 3.5
<b>International UG</b> n=1258	50 25 or 75 5 or 95	2.8 2.4 1.2	<b>Indigenous HDR</b> n=49	50 25 or 75 5 or 95	14.0 12.1 6.1
<i>FT</i> n=1207	50 25 or 75 5 or 95	2.8 2.4 1.2	<i>FT</i> n=26	50 25 or 75 5 or 95	19.3 16.7 8.4
<i>PT</i> n=41	50 25 or 75 5 or 95	15.3 13.3 6.7	<i>PT</i> n=23	50 25 or 75 5 or 95	20.3 17.5 8.8

Indigenous students reported higher rates of responsibility for family dependents than did their non-Indigenous domestic counterparts, were more likely to be the sole financial provider for dependents, and were less likely to receive financial support from family or others (see also Appendix 2). Indigenous students, particularly part-time Indigenous students, also reported higher levels of study off-campus rather than on-campus – 56.4 per cent of part-time undergraduate Indigenous students studied off-campus compared to 39.5 per cent other part-time domestic undergraduates; the comparable figures for postgraduate coursework students are 57.6 per cent compared to 50.5 per cent.

A high proportion of students reported being in paid work (Appendix 2): an average of 78.6 per cent of domestic undergraduates, 84.6 per cent of domestic postgraduate coursework students, and 84.3 per cent of research students. The proportion of international students who worked was lower: 55.7 per cent undergraduate and 59.5 per cent postgraduate.

## 2.4 Interpretation and reporting of the data

As well as examining the 'goodness of fit' of the sample, a number of cross analyses and comparisons were undertaken to ensure that the data were consistent and appeared reliable. Given the smaller-than-hoped-for response rate, it was initially decided to include confidence intervals for all groups. Given the amount and density of data we present here, however, it was decided that this would over-complicate the tables. Instead, an indicative estimation of error (95% confidence interval) is given in the table at right, showing plus and minus estimates for indicative scores (note that confidence intervals for proportions are wider around 50% and narrow towards 0% and 100%). Following Cumming and Finch (2005), a 95 per cent confidence interval acknowledges the chance, at 5 per cent, that the population value is not contained in the interval. Statistical significance can be read directly from the 95 per cent confidence intervals such that when these intervals overlap by less than one quarter of the average of their total widths, the difference between the two estimates is statistically significant at  $p < 0.05$ .

### 3. Student income and sources of income support

The mean annual income for full-time, domestic students at the undergraduate, postgraduate coursework and higher degree level was \$18,634, \$25,330 and \$35,634 respectively (Table 3.1). The incomes of part-time undergraduates and postgraduate coursework students were about twice as much, on average, as their full-time counterparts, while part-time HDR candidates took in about half as much again as full-time candidates (\$48,446). These figures were broadly in keeping with 2006 (when adjusted for CPI), except for full-time undergraduates whose incomes are now \$3,735 more than in 2006. A large proportion of this difference was due to increased income from paid employment, which was \$1,546 higher than in 2006 (including CPI) and from government payments (Youth Allowance/Austudy/ABSTUDY), which was \$1,021 higher than in 2006. A different pattern of income distribution is evident for research higher degree students. For full-time HDR candidates, paid work made up just under a third of all income (\$11,280 or 31.7 per cent), with scholarships, stipends and bursaries making up 60.1 per cent of all income. For part-time HDR candidates, the bulk of income was from paid employment (88.2 per cent). Full-time, Indigenous undergraduate and postgraduate coursework students had slightly higher incomes than non-Indigenous students, and part-time Indigenous students at these levels had slightly lower incomes. As we show further in the chapter on expenditure (Chapter 4) as well as the special chapter on the financial circumstances of Indigenous students (Chapter 7), Indigenous students' patterns of expenditure vary considerably from those of non-Indigenous students.

International students' average annual income was not dissimilar to that of domestic students, although they took in substantially smaller proportions from paid employment and a substantially larger proportion from regular allowances (from family, etc; Table 3.1).

A detailed breakdown of the income of low SES students is given in Chapter 8. The most notable difference between full-time, low SES and other undergraduates was (perhaps unsurprisingly) that they received more than other students in government payments (Youth Allowance/Austudy/ABSTUDY) at \$4,444 compared with \$3,445; in other Centrelink payments at \$1,196 compared with \$562; and from Government Family Allowance at \$1,086 compared with \$390.

Table 3.1: Average income from all sources (\$) and distribution of income (percentage); domestic students and international students

		Domestic undergraduates			Domestic postgraduate CW			Domestic postgraduate HDR			Int. U'grads	Int. postgrad CW	Int. postgrad HDR
		All	FT	PT	All	FT	PT	All	FT	PT			
<b>TOTAL Income</b>	<b>Mean \$</b>	21806	18634	34597	42630	25330	52768	38686	35634	46312	19713	22738	31084
	<b>Median \$</b>	18800	16900	32011	37440	21200	48000	34040	32900	44381	15600	18200	27560
	<i>2006 Mean * CPI</i>	<i>19004</i>	<i>14899</i>	<i>35445</i>	-	<i>23559</i>	<i>52112</i>	-	<i>31827</i>	<i>48446</i>			
	<i>2006 Median * CPI</i>	<i>14828</i>	<i>13049</i>	<i>32622</i>	-	<i>11862</i>	<i>47450</i>	-	<i>29957</i>	<i>43203</i>			
Indigenous students total (mean \$)		26397	24407	33432	39026	28483	47057	41315	33409	48986			
Income from all paid employment	\$	15073	11356	30066	37349	17213	49135	19731	11280	40850	9170	11207	8913
	%	69.1	60.9	86.9	87.6	68.0	93.1	51.0	31.7	88.2	46.5	49.3	28.7
Scholarships, stipends, bursaries	\$	683	792	245	372	635	219	15733	21399	1577	2447	4929	20087
	%	3.1	4.3	0.7	0.9	2.5	0.4	40.7	60.1	3.4	12.4	21.7	64.6
Rent relief/assistance	\$	321	365	145	146	274	72	67	67	69	553	549	217
	%	1.5	2.0	0.4	0.3	1.1	0.1	0.2	0.2	0.1	2.8	2.4	0.7
Regular allowance (eg from family)	\$	778	905	265	562	948	337	419	479	267	6043	5083	1208
	%	3.6	4.9	0.8	1.3	3.7	0.6	1.1	1.3	0.6	30.7	22.4	3.9
Irregular amounts received	\$	146	161	87	269	483	144	182	205	125	904	435	260
	%	0.7	0.9	0.3	0.6	1.9	0.3	0.5	0.6	0.3	4.6	1.9	0.8
Other income, interest etc	\$	293	223	576	822	401	1074	916	756	1317	268	230	157
	%	1.3	1.2	1.7	1.9	1.6	2.0	2.4	2.1	2.8	1.4	1.0	0.5
Any other cash payments	\$	84	87	71	415	450	396	452	394	595	329	305	242
	%	0.4	0.5	0.2	1.0	1.8	0.8	1.2	1.1	1.3	1.7	1.3	0.8
Austudy/ABSTUDY/ Youth Allowance	\$	2936	3583	325	1295	3406	57	116	141	54			
	%	13.5	19.2	0.9	3.0	13.4	0.1	0.3	0.4	0.1			
Other Centrelink payments	\$	862	674	1619	744	808	710	521	400	826			
	%	4.0	3.6	4.7	1.7	3.2	1.3	1.3	1.1	1.8			
Government family allowance	\$	629	486	1200	655	712	626	547	512	632			
	%	2.9	2.6	3.5	1.5	2.8	1.2	1.4	1.4	1.4			

Note: The tables above show mean income from paid employment for all students – both those employed and those who were not in employment – so that the mean incomes for each source sum to the mean total (aside from rounding).

### 3.1 Grouped annual income

Two-thirds of full-time domestic undergraduate students have incomes of less than \$20,000 a year; 21.0 per cent, or one in five, have annual incomes of less than \$10,000 (Table 3.2). Nearly 70 per cent of full-time, domestic postgraduate coursework students have a mean income of less than \$30,000, and 45.6 per cent have incomes below \$20,000. The majority of domestic, full-time HDR candidates (59.3 per cent) have incomes between \$20,000 and \$40,000 a year, and just under a third have incomes over \$40,000.

The distribution of grouped income shows that one fifth of full-time undergraduates and about one out of every seven postgraduate coursework students has an income of less than \$10,000 a year. While this is a substantial improvement on 2006, when 35.9 per cent of full-time undergraduates had incomes of less than \$10,000, comparison is difficult due to the effects of bracket-creep arising from increases in CPI, and the comparison figures for 2006, below, should be read with caution. The income distribution for low and other SES students is included in Chapter 8, for there is little difference between the percentage distribution of grouped income between the two cohorts.

Table 3.2: Total annual income, grouped, Domestic students (per cent)

	Domestic undergraduates			Domestic postgraduate CW			Domestic postgraduate HDR		
	All	FT	PT	All	FT	PT	All	FT	PT
Under \$10,000	18.7	21.0	9.3	8.7	14.4	5.4	4.3	3.9	5.2
<i>2006</i>	<i>35.9</i>	<i>41.8</i>	<i>12.2</i>	<i>32.4</i>	<i>7.3</i>		<i>6.5</i>	<i>6.9</i>	
\$10,000 to \$19,999	34.9	40.3	13.0	15.8	31.2	6.9	7.7	6.0	11.9
<i>2006</i>	<i>38.2</i>	<i>42.0</i>	<i>20.4</i>	<i>31.0</i>	<i>7.5</i>		<i>15.3</i>	<i>13.6</i>	
\$20,000 to \$29,999	26.3	27.0	23.4	15.1	24.1	9.9	24.9	29.2	14.1
<i>2006</i>	<i>13.0</i>	<i>11.1</i>	<i>20.5</i>	<i>15.0</i>	<i>9.7</i>		<i>46.0</i>	<i>12.3</i>	
\$30,000 to \$39,999	9.9	8.1	17.4	14.8	16.0	14.1	25.3	30.1	13.2
<i>2006</i>	<i>6.5</i>	<i>2.8</i>	<i>21.1</i>	<i>8.5</i>	<i>18.9</i>		<i>20.7</i>	<i>8.5</i>	
\$40,000 and over	10.2	3.6	36.9	45.5	14.2	63.8	37.9	30.8	55.6
<i>2006</i>	<i>6.4</i>	<i>1.5</i>	<i>25.8</i>	<i>13.1</i>	<i>56.6</i>		<i>11.5</i>	<i>51.8</i>	

A similar pattern pertains to international students. Three out of every five international undergraduate students (63.0 per cent) is living on an income of less than \$20,000, with roughly another fifth (19.0 per cent) on incomes between \$20,000 and \$30,000 (Table 3.3). There is a substantial proportion of international students on very low incomes, however: over a quarter of international undergraduates (26.6 per cent) and a fifth of international postgraduate coursework students.

Table 3.3: Total annual income, grouped – International students (per cent)

	Undergrad.	Postgraduate coursework	Higher degree research
Under \$10,000	26.6	19.2	4.8
\$10,000 to \$19,999	37.0	34.5	9.0
\$20,000 to \$29,999	19.0	21.6	46.7
\$30,000 to \$39,999	8.4	12.4	20.3
\$40,000 and over	8.8	12.4	19.2

## Student Income Support available to domestic students

The major Government-provided student income support schemes are set out below:

**ABSTUDY** is a payment made to Aboriginal and Torres Strait Islander people to provide support to students and Australian apprentices to improve access and participation in secondary and tertiary education and training. ABSTUDY recipients may also be eligible for the Student Start-up Scholarship and the Relocation Scholarship payments.

**Austudy** is a means tested payment for full-time undergraduate and approved coursework postgraduate students and Australian apprentices aged 25 years and over. Recipients of Austudy may also be eligible for Student Start-up Scholarship payments.

**Youth Allowance (student)** is a means tested payment for full-time undergraduate and approved coursework postgraduate students and Australian apprentices aged 16 to 24. Recipients of Youth Allowance (student) may also be eligible for the Student Start-up Scholarship and the Relocation Scholarship payments.

**Student Start-up Scholarships** are for ABSTUDY, Austudy and Youth Allowance (student) recipients to assist with the costs of university study \$1025 per half-yearly installment (\$2050 per annum). They are likely to become HECS-style loans if planned Commonwealth changes to higher education budget allocations go ahead.

**Relocation Scholarships** are for dependent ABSTUDY and Youth Allowance (student) recipients who have to live away from home to study at university and small numbers of independent recipients who are disadvantaged by their personal circumstances (e.g. orphans or those for whom it is 'unreasonable to live at home').

**Fares Allowance** is a payment for eligible tertiary students to cover the travel costs associated with their study if they need to live away from home to undertake that study. Fares Allowance is available to recipients of ABSTUDY, Austudy, Youth Allowance (student) and the Pensioner Education Supplement.

**Pensioner Education Supplement (PES)** is a supplementary payment paid to eligible income support recipients who are undertaking approved study.

Changes were made by Government to student income support commencing from the 2012 academic year, following a review of income support programs in 2011. The changes were intended particularly to benefit students from low socioeconomic backgrounds and regional students who move away from home for study, and formed part of the package of reforms to support the target of 40% participation in higher education by 25-34 year olds. The reforms included:

- extending workforce participation criteria
- increasing the value of relocation scholarships providing support for those relocating from regional Australia for study
- increasing the value of start-up scholarships and introducing yearly indexing
- extending income support from approved Masters by coursework courses to all Masters by coursework courses (now delayed until 1 January 2017)
- raising parental income test thresholds
- lowering the age of independence for support eligibility
- raising personal income thresholds

*Source: Innovation 2013*

## 3.2 Income support and supplementary benefits

Domestic students were asked about their receipt of and eligibility for the government income support schemes Youth Allowance, Austudy and ABSTUDY (Tables 3.4 and 3.5). The most common forms of income support for (non-Indigenous) full-time domestic undergraduates was Youth Allowance (33.0 per cent, up from 30.4 per cent in 2006) and Austudy (12.7 per cent, up from 4.8 per cent in 2006) and over one third received Health Care card benefits. Nearly 60 per cent of full-time undergraduates from low SES areas received Youth Allowance or Austudy (compared with 44.1 per cent of other full-time, domestic undergraduates), and almost half (49.1 per cent) held a Health Care Card. Just under 40 per cent of full-time postgraduate coursework students reported receiving either Youth Allowance or Austudy – a very large rise since 2006, when 15.8 received some form of incomes support, indicative of the changes to income support since the Bradley review. Only small numbers of higher degree research students received Centrelink income allowances, but over half of full-time research students (52.7 per cent) received a government scholarship, and 38.8 per cent reported receiving university funded scholarships.

*Being from a low income family and not being financially secure myself is making uni life extremely difficult for me. Scholarships should be more readily available as well as more support for students in my financial situation. In addition to this, youth allowance should be higher as it does not even cover my weekly expenses! Why do people on the dole receive more financial support then students that are trying to better their lives and strive to be in an occupation that is financially secure?*

Female, full-time domestic undergraduate

A high proportion of students do not apply for Austudy or Youth Allowance income support (Table 3.5): only around a fifth of undergraduates apply for Austudy, and almost half of these find their application rejected. Greater numbers of undergraduates apply for and receive Youth Allowance: 47.8 per cent of full-time undergraduates apply, and 66.9 per cent receive either full or partial rates of support. The most common reason for not applying cited by those who did not apply was that they believed their application would not have been successful. It cannot be shown with certainty *why* these students thought their application would be unsuccessful, but analysis suggests that large proportions of these students have parents in professional / managerial occupations and would be unlikely to pass the parental income test. In Table 3.5, below, some findings for low SES students have been presented in grey to indicate that they are drawn from very small numbers. For example, 82.0 per cent of part-time, low SES students reported that their application for Youth Allowance was rejected, but this represents 8 of just 10 students.

Table 3.4: Rate of application for ABSTUDY by Indigenous students, and outcome of application for those that applied

	Undergraduates			Postgraduate coursework			Higher degree research		
	All	FT	PT	All	FT	PT	All	FT	PT
N	62	66	46	50	81	28	36	50	20
<b>Applied for ABSTUDY</b>	<b>61.6</b>	<b>66.1</b>	<b>45.7</b>	<b>50.2</b>	<b>81.5</b>	<b>27.6</b>	<b>35.6</b>	<b>49.9</b>	<b>19.8</b>
Received full rate	41.6	46.8	15.4	37.1	51.6		19.9	28.0	
Received partial rate	37.6	32.6	63.1	37.0	32.2	49.2	68.9	56.2	100.0
Application rejected	20.7	20.7	21.5	25.9	16.2	50.8	11.2	15.8	

## 3.3 Income support for Indigenous students

Almost half (47.0 per cent) of all Indigenous undergraduate students received ABSTUDY benefits (Table 3.4, below, and further tables in Chapter 7), and significant proportions of Indigenous undergraduates also received other government income support (19.2 per cent), and government or university funded scholarship support (29.1 per cent and 21.1 per cent). Two-thirds of full-time

undergraduates, over four-fifths of postgraduates, and about half of Indigenous HDR candidates applied for ABSTUDY. Rates of rejection were relatively low, at 20.7 per cent for undergraduates, 16.2 per cent for postgraduate coursework and 15.8 per cent for higher degree research candidates.

Table 3.5: Percentage of domestic students receiving forms of support; percentage who applied for Youth Allowance and Austudy, outcome of application or reason for not applying; All domestic, and low SES students. Note, greyed figures for low SES students have very small numbers (n<10).

	Domestic undergraduates			Domestic postgraduate CW			Domestic postgraduate HDR			Low SES undergraduates		
	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT
<b>Percentage receiving forms of support</b>												
Youth Allowance	27.1	33.0	3.3	9.2	22.7	1.0	0.9	1.0	0.5	30.5	40.3	2.2
<i>2006</i> Youth Allowance	<i>24.8</i>	<i>30.4</i>	<i>2.3</i>	<i>-</i>	<i>9.4</i>	<i>0.6</i>	<i>-</i>	<i>0.8</i>	<i>0.1</i>			
Austudy	11.1	12.7	4.3	7.2	16.9	1.3	0.4	0.4	0.5	15.8	19.4	5.4
<i>2006</i> Austudy	<i>4.1</i>	<i>4.8</i>	<i>1.2</i>	<i>-</i>	<i>6.4</i>	<i>0.6</i>	<i>-</i>	<i>0.4</i>	<i>0.4</i>			
ABSTUDY	0.8	0.8	0.9	0.1	0.1	0.2	0.0	0.0	0.0	1.0	1.1	0.6
Other government income support	9.5	6.3	22.6	11.3	11.8	11.0	8.5	6.9	12.7	13.3	10.4	21.6
Health care card	31.9	35.2	19.0	17.9	35.3	7.3	10.9	10.8	11.2	42.0	49.1	21.2
Government scholarship	7.0	7.8	4.2	3.7	3.7	3.8	39.9	52.7	7.8	12.3	15.2	3.8
University funded scholarship	7.0	7.8	3.7	3.4	5.6	2.1	31.6	38.8	13.7	6.2	7.0	3.7
None of these	44.1	39.0	64.4	63.0	41.5	76.1	27.6	13.5	62.8	35.7	27.6	59.0
<b>Percentage who applied for Youth Allowance</b>	<b>40.6</b>	<b>47.8</b>	<b>11.7</b>	<b>14.5</b>	<b>33.0</b>	<b>3.2</b>	<b>7.5</b>	<b>9.0</b>	<b>3.8</b>	<b>43.2</b>	<b>54.6</b>	<b>10.1</b>
<b>Outcome of application</b> Received Full rate	42.5	43.9	20.0	42.9	47.1	15.9	18.6	17.8	22.8	39.2	41.5	0.0
Received partial rate	24.3	25.0	12.8	24.8	25.5	20.3	12.5	12.0	14.9	27.8	28.4	18.0
Application rejected	33.2	31.1	67.1	32.3	27.4	63.8	69.0	70.2	62.3	32.9	30.1	82.0
<b>Reason given by those not applying</b>												
Did not think I would be successful	43.3	38.7	61.6	64.0	46.4	75.0	71.0	70.7	71.8	37.7	31.9	54.5
It was too complicated	3.3	3.7	1.6	1.7	2.5	1.2	2.0	2.4	1.1	1.9	2.0	1.5
Form was too long to complete	1.1	1.2	0.7	0.5	0.7	0.4	0.6	0.5	0.7	0.4	0.5	0.0
Other	14.4	11.7	25.3	20.2	19.4	20.3	20.3	19.2	23.1	18.4	13.6	32.4
<b>Percentage who applied for Austudy</b>	<b>21.0</b>	<b>21.7</b>	<b>18.3</b>	<b>14.6</b>	<b>29.9</b>	<b>5.3</b>	<b>7.3</b>	<b>7.9</b>	<b>5.9</b>	<b>24.8</b>	<b>27.2</b>	<b>17.7</b>
<b>Outcome of application</b> Received Full rate	38.0	42.8	16.4	36.9	43.0	16.2	7.0	8.5	2.3	49.0	52.8	29.1
Received partial rate	13.2	13.3	12.8	15.4	15.5	15.3	8.1	7.3	10.9	11.2	12.2	5.4
Application rejected	48.8	44.0	70.7	47.7	41.5	68.6	84.8	84.2	86.8	39.9	35.0	65.5
<b>Reason given by those not applying</b>												
Did not think I would be successful	59.9	60.1	59.3	67.1	55.0	74.8	72.4	73.3	70.3	56.6	55.8	58.6
It was too complicated	4.7	5.4	2.3	2.6	3.3	2.1	2.4	2.5	2.4	2.0	2.2	1.5
Form was too long to complete	1.2	1.3	0.8	0.6	0.5	0.6	0.6	0.6	0.7	0.3	0.4	0.0
Other	17.3	16.1	22.1	17.6	13.9	19.5	19.9	18.6	23.2	18.1	15.9	24.4

### 3.4 Student services

Around 30-40 per cent of students received support through services offered by student associations, university based services and student unions or guilds (use by full-time students shown in Table 3.6). Healthcare services were most commonly used, followed by counselling services.

Table 3.6: Full-time students' use of services

N	Undergraduate				Postgrad. CW				Postgrad. HDR		
	Non-Indigenous	Indigenous	International	Low SES	Non-Indigenous	Indigenous	International	Non-Indigenous	Indigenous	International	
	1894	526	680	363	653	47	1456	1656	26	1795	
Short-term financial assistance	3.3	6.9	4.2	5.0	2.7	4.9	2.9	3.9	13.7	4.9	
Legal advice	1.4	3.1	3.4	2.3	1.6	0.0	4.7	3.3	0.0	4.7	
Healthcare	16.3	16.3	21.0	16.5	15.0	3.9	19.9	21.2	34.0	28.7	
Childcare	0.6	1.3	0.4	1.9	0.8	1.0	1.0	1.3	0.0	2.9	
Counselling	12.3	15.3	13.9	15.6	14.1	14.4	14.8	19.6	18.4	15.8	
Other	1.4	3.6	2.3	2.4	1.3	0.0	3.3	2.2	12.6	2.5	
None of the above	69.3	66.3	55.7	66.2	72.1	67.7	57.5	63.4	47.0	51.2	

### 3.5 Support from parents and partners

There were marked differences between Indigenous and non-Indigenous students, and between domestic and International students, in relation to whether they received financial support from parents and partners (Tables 3.7 and 3.8). About two-thirds (66.3 per cent) of Indigenous undergraduate students reported receiving no financial support from family; the corresponding figure for non-Indigenous students was 49.8 per cent. Of international undergraduates, only 14.8 per cent had no financial support from their family. A similar pattern was evident among postgraduate coursework students, with four out of every five (82.9 per cent) of Indigenous students reporting no financial support from family, compared to two thirds of non-Indigenous students (66.9 per cent) and a quarter (25.0 per cent) of international students. 58.4 per cent of low SES undergraduates had no financial support from family.

*It's been pretty tough this year. I have had to constantly borrow money from my parents to survive. Text books are expensive and there is not much time to work. I'm on 10 weeks practicum this year in total and I don't earn any income during those periods. At those times I have to rely on Centrelink which does not cover living expenses, hence borrowing from family and using a credit card. I hate being in debt. Anytime I try to pay it back, I end up again taking the money because by taking that out of my fortnightly budget I don't have enough to get by... If something happens, i.e. my car breaks down or computer gets a virus, I could not afford to deal with it and would again have to rely on family. Thankfully I am lucky enough to have this fall back option.*

Female, part-time, domestic postgraduate coursework

Students also relied on non-cash support for a variety of living expenses. All groups – but particularly full-time students – reported substantial levels of support to pay bills, and help with meals, telephones and IT costs (Table 3.7). Half of domestic, full-time undergraduates received meals often or very often, and just over 40 per cent received free accommodation. Around one quarter of full-time, domestic

postgraduate coursework students and one in seven domestic HDR candidates also received free accommodation. International students were generally less likely to receive these forms of support, although they have much greater general support from family than do domestic students (for example 72.0 per cent of international undergraduates are supported by family compared to 43.1 per cent of full-time, domestic undergraduates). Further, as we showed earlier in Table 3.1, they have substantially higher direct income from family than do domestic students.

Table 3.7: Percentage financially supported by family, partner and others; kinds of support received often or very often; domestic and international students

	Domestic undergraduates			Domestic postgraduate CW			Domestic postgraduate HDR			Int. U'grads	Int. postgrad CW	Int. postgrad HDR
	All	FT	PT	All	FT	PT	All	FT	PT			
N (weighted)	3064	2451	613	1829	693	1130	2359	1680	678	1258	1456	1745
<b>Receipt of financial support (excluding loans)</b>												
No family support	49.8	45.9	65.4	67.1	53.1	75.7	62.7	59.2	71.5	14.8	25.0	65.9
<i>2006</i>	<i>43.5</i>	<i>37.7</i>	<i>66.4</i>		<i>46.2</i>	<i>80.0</i>		<i>62.9</i>	<i>76.3</i>			
Support from parents, guardians	36.4	43.1	9.6	15.3	32.3	4.9	11.9	14.1	6.2	72.0	54.6	11.7
Support from partner	12.5	9.7	23.6	17.6	15.4	18.9	25.7	26.9	22.7	9.3	13.4	14.4
Support from other	0.9	1.0	0.3	0.5	1.0	0.2	1.0	1.2	0.6	3.9	5.4	8.7
<b>Receipt of other forms of support, received often or very often</b>												
Payment of bills	23.7	27.4	8.9	11.2	18.8	6.5	10.0	11.2	7.1	15.3	14.2	8.3
Meals	45.3	51.1	22.4	20.6	34.3	12.2	22.4	26.8	11.6	18.8	15.9	7.7
Free accommodation	35.3	40.4	15.2	14.6	27.4	6.8	13.0	14.9	8.3	11.7	7.5	3.0
Use of telephone	30.9	34.6	16.6	17.0	21.8	14.1	22.2	22.6	21.1	19.4	13.7	18.2
Use of a computer/printer	39.0	42.7	24.2	25.6	27.9	24.2	40.7	43.9	33.0	23.1	23.2	50.9
Clothing	14.1	15.9	7.0	4.3	7.2	2.5	3.5	3.5	3.4	7.4	7.1	3.0
Use of a motor vehicle	24.0	27.2	11.4	11.1	17.0	7.4	11.5	13.3	6.9	8.9	5.9	4.7
Childcare	4.6	3.9	7.1	4.7	4.6	4.7	4.5	4.4	4.7	1.6	2.6	3.7
Loan or gift of textbooks	6.3	6.8	4.4	3.1	3.7	2.8	4.4	4.5	4.0	5.8	3.9	5.5
Money to pay tuition fees	8.9	10.0	4.4	5.5	7.1	4.6	5.1	6.1	2.6	9.3	7.6	24.3
Other	7.5	8.3	4.2	4.0	7.2	2.1	4.1	4.0	4.2	5.9	6.7	5.7

Table 3.8: Percentage financially supported by family, partner and others; kinds of support received often or very often; Indigenous students

	Indigenous undergraduates			Indigenous postgraduate CW			Indigenous postgraduate HDR		
	All	FT	PT	All	FT	PT	All	FT	PT
N (weighted)	680	526	152	110	47	63	49	26	23
<b>Receipt of <i>financial support</i> (excluding loans)</b>									
No family support	66.3	65.3	70.0	82.9	83.0	83.7	80.3	66.8	95.2
Support from parents, guardians	20.2	23.9	7.5	3.8	9.0	0.0	10.4	19.9	0.0
Support from partner	12.2	9.5	20.7	12.7	8.0	15.2	11.9	18.4	4.8
Support from other	1.3	1.3	1.5	0.6	0.0	1.1	3.3	6.3	0.0

## 4. Expenditure and debt

Students were asked about their general and study expenditure; their assets and loans, and their HECS and fee-paying arrangements. They were also asked to estimate the level of debt (if any) they expected to have accumulated while studying. As in 2006, we note that making estimates of this kind are difficult (both for the students completing the questionnaire and for the researchers interpreting their answers), and should be taken with caution.

Some large shifts in patterns of expenditure are evident since 2006. In particular, domestic, part-time students exhibit much higher levels of overall expenditure than was the case previously. When 2006 levels are adjusted for CPI, the increase for part-time undergraduates is from \$27,319 to \$37,020; for part-time postgraduates coursework students from \$29,075 to \$43,817 and for part-time HDR candidates from \$29,110 to \$41,437. It seems unlikely that issues with the sample (response biases, for example) are responsible for this shift, as it is uniform across course-levels. It is more likely that the older profile of part-time students generally means that part-time students in 2012 have quite different lives and responsibilities to their somewhat younger counterparts in 2006. With the rapid changes in higher education participation over the past six years, large changes in student characteristics and behaviours are perhaps unsurprising.

*It's really difficult to live out of home and work enough to pay rent whilst trying to keep up with uni... It is difficult to prioritise what is more important - the short term stresses of working enough hours per week to pay rent and bills and be able to buy food, or the long term stresses of doing enough uni work throughout the semester to achieve good results long term as the ultimate goal is obviously to gain a good job in a related field upon the completion of uni, which would presumably pay more money. Living at home is not an option [for me], so I am not left with any alternatives other than to battle every week with rent and food expenses, inconsistent and unconfirmed work. I want to finish my degree, as that is obviously the end goal. However, many times I have considered quitting altogether and not finishing because my income is not enough to support me.*

Full-time, domestic, female undergraduate

### 4.1 General and study-related expenditure

Student expenditure is summarised in Table 4.1. Large increases in aspects of part-time students' expenditure are evident. In particular, rent/mortgage, food and household supplies/utilities have increased dramatically. When 2006 spending on these items (combined) is adjusted to 2012 prices, increases of \$10,238, \$11,400 and \$11,068 are apparent for part-time undergraduates, postgraduates coursework students and HDR candidates respectively. These increases in basic living costs account for almost all of the increase in total annual expenditure for these three groups. Interestingly, however, the general expenses of full-time domestic students have changed little since 2006. This suggests that a quite a different kind of student is undertaking part-time study in 2012 than was the case in 2006.

Indigenous students' expenses are discussed in detail in Chapter 7, and vary greatly in comparison to the expenses of non-Indigenous domestic students. The total, general and study-related expenses of Indigenous students are also included in Table 4.1. With the exception of part-time undergraduates, Indigenous students' expenses are greater across the board.

Table 4.1: General and study-related annual expenditure (dollars); domestic and international students

	Domestic undergraduates			Domestic postgraduate CW			Domestic postgraduate HDR			Int. U'grads	Int. postgrad CW	Int. postgrad HDR
	All	FT	PT	All	FT	PT	All	FT	PT			
<b>TOTAL EXPENSES (mean)</b>	<b>22870</b>	<b>19471</b>	<b>37020</b>	<b>36922</b>	<b>26850</b>	<b>43817</b>	<b>33625</b>	<b>30633</b>	<b>41437</b>	21332	24001	28584
<b>Median</b>	<b>18666</b>	<b>16880</b>	<b>33080</b>	<b>33287</b>	<b>22470</b>	<b>40645</b>	<b>29828</b>	<b>27600</b>	<b>38997</b>	20319	22665	27518
<i>2006 Mean * CPI</i>	<i>20629</i>	<i>18921</i>	<i>27319</i>	<i>0</i>	<i>24591</i>	<i>29075</i>	<i>0</i>	<i>31827</i>	<i>48446</i>			
<i>2006 Median * CPI</i>	<i>14875</i>	<i>13428</i>	<i>22171</i>	<i>0</i>	<i>11862</i>	<i>47450</i>	<i>0</i>	<i>29957</i>	<i>43203</i>			
Indigenous students total (mean)	25823	23959	32598	41858	33309	48331	39182	34280	50003			
<b>GENERAL EXPENSES (mean)</b>	<b>19437</b>	<b>16085</b>	<b>33386</b>	<b>32838</b>	<b>22854</b>	<b>39665</b>	<b>30040</b>	<b>27250</b>	<b>37320</b>	17179	19900	25018
<i>2006*CPI</i>	<i>18624</i>	<i>16880</i>	<i>25433</i>	<i>-</i>	<i>22325</i>	<i>27046</i>	<i>-</i>	<i>23203</i>	<i>26418</i>			
Indigenous students' general exp.	21913	19986	28902	21913	19986	28902	37387	28555	44073	7860	8567	10881
Mortgage/rent	6720	5355	12401	12399	8520	15009	10963	10026	13414	4214	5080	6178
Food and house supplies	4098	3402	6994	6734	4984	7955	6890	6241	8583	655	790	1126
Utilities	1057	792	2160	2073	1431	2517	1987	1713	2701	240	394	608
Medical and health costs	566	442	1086	1269	724	1635	1204	1036	1641	1437	1590	1732
<b>Transport costs</b>	<b>2411</b>	<b>2208</b>	<b>3257</b>	<b>2901</b>	<b>2252</b>	<b>3339</b>	<b>2682</b>	<b>2473</b>	<b>3229</b>	2010	1870	2211
Personal costs	2600	2493	3046	3711	2788	4350	3683	3654	3760	342	441	517
Credit/loan repayments	1086	726	2585	1952	1152	2513	1039	835	1571	40	477	756
Childcare etc	302	185	791	836	458	1101	572	372	1094	37	128	266
Child support	52	18	196	130	36	196	95	100	82	343	563	745
Other expenses	544	465	871	831	509	1050	924	801	1245			
<b>STUDY EXPENSES (mean)</b>	<b>3434</b>	<b>3386</b>	<b>3634</b>	<b>4084</b>	<b>3995</b>	<b>4152</b>	<b>3586</b>	<b>3383</b>	<b>4117</b>	4153	4101	3566
<i>2006*CPI</i>	<i>2005</i>	<i>2040</i>	<i>1886</i>	<i>-</i>	<i>2254</i>	<i>2017</i>	<i>-</i>	<i>2432</i>	<i>2693</i>			
Indigenous students' study exp.	3910	3973	3696	4472	4754	4259	3889	3321	4550	574	531	190
Textbooks	580	602	488	410	478	364	217	202	256	373	411	377
Stationary	262	269	233	301	314	293	352	349	359	313	384	430
PC/laptop purchase	481	477	494	532	500	552	542	527	582	361	344	408
Other computer costs	376	337	539	571	467	641	541	503	641	1050	881	670
Credit/loan (for study)	246	204	421	431	452	418	141	107	232	375	413	88
University fines and fees	54	44	98	167	306	71	49	47	53	60	68	103
Union/guild/sports fees	56	59	45	74	82	69	89	93	79	867	896	1079
Transport to/from uni.	1125	1228	694	685	957	499	1193	1288	945	-	-	-
HECS repayments	155	61	546	769	237	1140	278	103	736	180	173	223
Other study related items	99	104	76	144	203	104	183	164	234			

International students' expenses were not markedly different from the expenses of domestic students, with the very significant exception of loans to cover the cost of study. While domestic students' costs of servicing study loans were extremely modest (between \$107 and \$452 annually), International undergraduate students were paying an average of \$1050 per year, and postgraduate coursework students and HDR candidates \$881 and \$670 respectively. This is, of course, an average, and there was great variation in the amount international students were repaying to service their study costs.

Other aspects of students' study expenditure are a little difficult to gauge, for a number of additional items were included in the 2012 survey instrument that were not present in the 2006 instrument. Most notably, students were asked to estimate the expenses they incurred in travelling to and from university (in 2006, transport was only included in general expenditure). In 2012, full-time students reported spending between \$957 and \$1,288 in study related travel, and international students somewhat less (\$670 to \$1,050). For all domestic groups, study-related transport was by far the greatest study cost – around double the next most significant items for full-time students. Study related transport, then, is an example of a very useful addition to the previous survey instrument, for it allows us to better understand the true cost of study, yet its disadvantage is that it clouds out ability to compare other changes in study-related expenditure.

The financial circumstances of low SES domestic undergraduate students are detailed in Chapter 8. A key finding discussed there is the overall similarity of expenditure patterns for low SES students and others. The overall expenditure of full-time undergraduates from low SES backgrounds was slightly higher than that of other students (\$21,202, compared with \$19,172), while the expenditure of part-time, low SES students was a little lower (\$35,386) than that of other students (\$37,605). The main differences in the distribution of expenditure were in rent/mortgage payments and personal expenditure. For full-time undergraduates, for example, low SES students estimated that they spent \$1,938 per year on personal costs (entertainment, holidays, insurance and clothes) while other students provided an estimate of \$2,604. For basic living costs (rent/mortgage, food, utilities) low SES students estimated that they spent \$10,893 per year and other students nearly \$1,600 a year less (\$9,310). This is likely a reflection of the living arrangements of these students: 55.5 per cent of low SES full-time undergraduates were not financially supported by anyone else, compared with 44.4 per cent of other students. Conversely, while 44.6 per cent of other students were financially supported by their parents, this was true of only 33.8 per cent of low SES students.

## 4.2 Changes in expenditure: 1974 to 2012

Changes in the distribution of student expenditure over the last 40 years, across the four main categories of basic living costs (rent/mortgage, food, etc.), transport, personal costs and study costs are shown below in Table 4.2 (domestic undergraduates only). The way data are collected has changed over the years, as has the composition of the student body. Of course these comparisons are extremely broad-brushstroke, yet the shifts indicate some fundamental changes in student life-style. Basic living costs comprise a greater proportion of student expenditure in 2012 than in any of the previous surveys. Expenditure on personal costs, after peaking in the 1980s, is at its lowest in the current study. Interestingly, study-related costs have remained extremely constant, despite unprecedented shifts in the way students study – the rise of the computer and the demise of the paper book, for example.

Table 4.2: Distribution of full-time undergraduate student expenses (per cent).  
 (Adapted from Long and Hayden 2001 in James, Bexley, Devlin and Marginson 2007).

	1974	1979	1984	2000	2006	2012
Rent, food, household	43	40	34	31	35	49
Transport	24	24	16	22	21	18
Personal costs	23	26	42	35	33	22
Study-related costs	10	10	9	10	12	11

### 4.3 Overall annual budgets

Considered as groups, both full-time and part-time domestic undergraduates, as well as full-time postgraduate coursework students, were in budget deficit in 2012, as were undergraduate and postgraduate coursework international students. Full-time domestic postgraduate coursework students, as well as all groups of HDR candidates (full-time, part-time, domestic and international) were in overall financial surplus. The greatest average budget deficit was experienced by low SES domestic, full-time undergraduates, at -11 per cent, while the greatest average budget surplus was experienced by part-time domestic postgraduate coursework students, at +17 per cent. Of course, these figures are only useful at the broadly indicative level (and we have compared mean rather than median income and expenditure for comparability with previous studies, which underestimates skew), but they do indicate the existence of a widespread experience of financial deficit (Tables 4.3 and 4.4).

Table 4.3: Summary of mean and median incomes and expenses for domestic and international students; average surplus or deficit (\$)

	Domestic									International		
	Undergraduate			Postgraduate CW			Postgraduate HDR			Undergrad.	CW	HDR
	All	FT	PT	All	FT	PT	All	FT	PT			
<b>TOTAL INCOME</b>												
Mean	21806	18634	34597	42630	25330	52768	38686	35634	46312	19713	22739	31084
Median	18800	16900	32011	37440	21200	48000	34040	32900	44381	15600	18200	27560
<b>TOTAL EXPENSES</b>												
Mean	22870	19471	37020	36922	26850	43817	33625	30633	41437	21332	24001	28584
Median	18666	16880	33080	33287	22470	40645	29828	27600	38997	20319	22665	27518
<b>SURPLUS OR DEFICIT</b>	-5	-4	-7	+13	-6	+17	+13	+14	+11	-8.2	-5.6	+8.0
<i>2006</i>	<i>-9</i>	<i>-27</i>	<i>+23</i>	<i>-</i>	<i>-4</i>	<i>+4</i>	<i>-</i>	<i>+19</i>	<i>+40</i>			

Table 4.4: Summary of mean and median incomes and expenses for low SES and other domestic undergraduate students; average surplus or deficit (\$)

		Low SES			Other		
		All	FT	PT	All	FT	PT
<b>N</b>		427	314	112	2260	1840	419
<b>INCOME</b>	Mean	22708	19028	32989	21655	18587	35120
	Median	20081	15960	32759	18720	18587	31493
<b>EXPENSES</b>	Mean	24633	21202	35386	22560	19172	37605
	Median	20926	17579	34494	18252	16760	32216
<b>SURPLUS OR DEFICIT</b>		-8	-11	-7	-4	-3	-7

Table 4.5: Percentage of students with a budget deficit, distribution

	N	All	Full-time	Part-time
<b>Undergraduate</b>				
Domestic undergraduate	1218	47.6	46.9	50.4
		<i>2006</i>		
		44.3	47.8	29.9
Non-Indigenous undergraduate	942	47.6	46.8	50.8
Indigenous undergraduate	272	47.2	46.5	49.5
Low SES	2131	57.8	56.2	62.8
Other SES	401	45.5	45.1	47.2
International undergraduate	333	56.7	56.7	-
<b>Postgraduate coursework</b>				
Domestic HDC	612	42.9	51.1	37.4
		<i>2006</i>		
		-	49.1	19.5
Non-Indigenous HDC	576	42.9	51.2	37.4
Indigenous DC	49	51.2	54.4	49.3
International HDC	395	54.9	54.9	-
<b>Postgraduate research</b>				
Domestic HDR	739	38.0	35.2	45.4
		<i>2006</i>		
		-	27.5	23.6
Non-Indigenous HDR	716	37.6	34.6	45.8
Indigenous HDR	22	50.8	62.0	38.2
International HDR	498	41.1	41.1	-

Perhaps more useful in considering the extent of financial distress is the percentage of students in each cohort who are personally experiencing a surplus or deficit. Table 4.5 indicates that around half of all undergraduates – including Indigenous and international students – have a personal budget deficit. Indeed, there was *no group of students* where more than one third were experiencing a personal surplus. The worst-off group was part-time, low SES undergraduates, of whom 62.8 per cent were in personal budget deficit.

A far greater proportion of domestic students were in budget deficit in 2012 than in 2006. This was particularly true of part-time students. In 2006, 29.9 per cent of part-time undergraduates and 19.5 per cent of part-time postgraduate coursework students had a personal budget deficit. In 2012 the percentage of students in these groups with a deficit had increased to 50.5 per cent and 37.4 per cent respectively. Both full-time and part-time domestic HDR candidates were also more likely to have a deficit budget in 2012 than in 2006. Again, the greatest increase was for part-time candidates, for whom the proportion in deficit increased from 23.6 per cent to 45.4 per cent. To some extent, this change may be an effect of the older age profile of part-time students in 2012 compared with 2006 – older students may have a lesser aversion to accumulating debt in order to undertake study than do younger students.

#### 4.4 Assets and saving

The general trend between 2006 and 2012 for the present group of domestic students of all levels was to be a little more likely to have savings, and a little less likely to have drawn on them (Table 4.6). However, as was the case in 2006, only around half of domestic undergraduates have savings to draw upon in the case of an emergency (the increase was very slight). Low SES students were less likely than others to have savings, and for those studying full-time, more likely to have expended savings. Indigenous students were far less likely to have savings that could be used in an emergency, particularly full-time postgraduate coursework students (37.3 per cent of Indigenous postgraduate

coursework students had savings, compared with 57.5 per cent of non-Indigenous students). This was also the case for Indigenous HDR candidates, although the sample being very small makes it difficult to report with certainty.

In 2012, the average amount of savings expended by international undergraduate and postgraduate coursework students by those students with savings, was much greater than that expended by domestic students. For undergraduates, the amount was approaching four times as much of their savings, at an average of \$10,008, and for postgraduates coursework students, more than twice as much, at \$11,274. In terms of holding savings, expending savings, and the amount expended, international HDR candidates were almost the same as domestic HDRs, suggesting a greater homogeneity in the characteristics of higher degree students.

Students were also asked the value of the assets they held. As was the case in 2006, most full-time undergraduates had only limited assets, with 84.0 per cent having less than \$20,000 worth of assets (in 2006 the equivalent figure was 86.1 per cent). International students were the least likely of any group to have assets of substantial value. More than 70 per cent of all international students had assets worth less than \$10,000. Assets held by full-time Indigenous students were much more skewed toward the lower end of the value scale than was the case for non-Indigenous full-time students, and part-time, undergraduate Indigenous students (37.6) were substantially more likely than non-Indigenous part-time undergraduates (27.6 per cent) to have assets of less than \$10,000.

*As a PhD student, I do worry that by doing my PhD I will be setting myself back financially in ways that could have a serious impact later in my life. For instance, I will have far less superannuation than my peers who went to work straight after high school or after their bachelor degree. I also have less capacity to save for my own home. In fact, the only reason I am still at home, which is 2 hours away from the university by public transport, is so I can try and save something while I am at uni... I already pay around \$9000 a year for private health insurance, running a car, sudden medical expenses, public transport costs, clothing and food. Add rent and the associated bills to that and I would have just enough money to keep my head above water, but no ability to save for buying a home, and there's no way I would be able to have a financial buffer in case things go wrong (which does happen!). Perhaps students should receive super contributions of some kind (maybe not the standard 9%..).*

Full-time, domestic, female HDR

Table 4.6: Percentage of students with savings, who have used savings and amount used (by those who used savings); estimated value of assets (\$, grouped)

	Undergraduate			Postgraduate CW			Postgraduate HDR			Low SES undergraduates		Other undergraduates	
	Domestic		Int'nat.	Domestic		Int'nat.	Domestic		Int'nat.	Full-time	Part-time	Full-time	Part-time
	Full-time	Part-time		Full-time	Part-time		Full-time	Part-time					
Have savings in event of financial difficulty	54.2	52.6	57.8	57.3	63.0	61.2	67.2	66.8	67.0	51.0	48.1	54.9	53.6
<i>2006</i>	<i>47.9</i>	<i>50.0</i>		<i>49.5</i>	<i>62.6</i>		<i>61.7</i>	<i>56.9</i>					
Have used savings in 2012	34.3	27.8	30.7	46.1	27.7	38.9	34.6	31.7	37.5	36.9	24.8	33.8	28.6
<i>2006</i>	<i>51.1</i>	<i>43.0</i>		<i>62.2</i>	<i>39.8</i>		<i>45.9</i>	<i>38.0</i>					
Amount used in 2012 (\$)	2397	2714	10008	5246	3396	11274	5069	6163	5405	1932	3395	2500	2579
<b>Value of assets</b>													
Under \$10,000	65.1	28.1	76.1	49.0	20.3	70.0	40.2	19.0	71.9	62.9	27.1	65.3	28.8
\$10,000 to \$20,000	18.9	15.9	13.3	19.1	12.0	14.8	15.7	10.0	13.4	20.8	16.8	18.5	15.3
\$20,000 to \$50,000	8.8	16.2	7.3	9.6	11.9	8.3	13.0	12.1	7.2	9.1	13.3	8.8	17.1
\$50,000 to \$100,000	1.9	7.4	1.5	5.3	8.7	2.4	5.9	7.7	3.7	1.2	10.0	2.1	6.8
Over \$100,000	5.3	32.3	1.8	17.0	47.0	4.6	25.1	51.2	3.7	6.0	32.7	5.3	31.9

Table 4.7: Savings and assets of Indigenous and non-Indigenous domestic students (percentage)

	Undergraduate				Postgraduate CW				Postgraduate HDR			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Have savings	43.3	35.1	54.0	52.5	37.3	44.0	57.5	63.2	44.6	36.8	67.6	67.9
Have used savings in 2012	41.3	26.1	34.1	27.8	71.7	35.5	45.8	27.6	41.8	29.5	34.3	31.7
Amount used in 2012 (\$)	2250	5345	2400	2715	6711	3144	5177	3388	3971	5482	5079	6224
<b>Assets</b> Under \$10,000	66.8	37.6	65.1	27.6	45.6	19.9	49.0	20.4	45.7	18.9	40.2	19.0
\$10,000 to \$20,000	17.2	19.7	18.8	16.1	26.0	13.8	18.9	12.0	30.9	18.2	15.5	9.7
\$20,000 to \$50,000	8.1	13.4	8.8	16.6	3.8	23.0	9.7	11.8	6.9	13.2	13.1	11.9
\$50,000 to \$100,000	1.9	4.5	2.0	7.5	11.0	10.1	5.2	8.6	2.8	10.1	5.9	7.6
Over \$100,000	6.0	24.8	5.3	32.2	13.6	33.2	17.1	47.2	13.7	39.7	25.3	51.9

## 4.5 Fees and loans

In 2012, the vast majority of domestic students (around 90 per cent across all categories) whose course fees for that year were HECS fees deferred their fee for later payment (Table 4.8). Comparison with 2006 is difficult as the question was reworded in the current study for practical purposes. However, it seems that the proportion deferring payment has increased. In 2006, 23.1 per cent of all domestic undergraduates indicated that they paid all of their HECS up-front, and 8.7 per cent that they paid part up-front. In 2012, 9.8 per cent indicated that they paid 'all or part' up-front. Many more postgraduate coursework students were in HECS liable courses in 2012, which is unsurprising because the number of courses at postgraduate level liable for HECS (rather than full fees) has risen since 2006. Most international undergraduate and postgraduate coursework students paid their fees up-front in 2012, while substantial numbers of international HDR candidates either had a fee-exemption or were sponsored by the Australian government (42.7 per cent) or were sponsored by their home country (39.8 per cent).



The annual size of loan repayments (mortgage, credit card, etc.) is given earlier in Table 4.1, and estimated overall level of debt on completion of study is discussed in section 4.7, above. Table 4.9, below, gives a little more detail about loans (other than for HECS and fees) of domestic students. In 2012, between 20 and 30 per cent of domestic students had loans, with most loans being from parents, or on credit card. Part-time undergraduates and full-time postgraduate coursework students were the most likely to have borrowed money (30.3 and 30.0 per cent), and part-time undergraduates and full-time HDR candidates were the most likely to be paying interest on their loans (around 65 per cent of each cohort). Proportions of students with loans were similar to those in 2006.

Table 4.9: Mean dollar amount of loan from each source owed by those with such loans; percentage of students with loans from each source

	Domestic undergraduates		Domestic postgraduate CW		Domestic postgraduate HDR		
	FT	PT	FT	PT	FT	PT	
	2451	613	693	1130	1680	678	
Parents	\$	3105	1461	3162	2001	2703	1965
	%	14.3	8.5	13.6	4.4	8.0	7.0
Bank	\$	1984	4056	1648	3750	1948	5114
	%	3.1	4.4	4.3	3.5	3.5	6.8
Relatives or friends	\$	157	160	796	225	497	918
	%	1.9	2.7	4.1	0.8	2.0	2.8
Credit cards	\$	1183	2133	2746	3582	2938	4670
	%	9.3	19.0	14.2	12.9	12.8	13.5
Spouse	\$	174	409	667	487	611	1274
	%	1.7	2.9	2.8	1.8	3.2	3.1
University/Student Association		138	114	206	36	44	39
	%	0.9	1.3	0.9	0.4	0.5	0.7
Other	\$	114	351	38	87	98	73
	%	1.1	1.2	0.7	0.7	0.5	0.6
Percentage with at least one interest-bearing loan		41.4	65.9	30.1	48.5	64.7	43.3
<b>Total average loan amount (\$)</b>		6855	8684	9262	10169	8839	14053
<i>2006*CPI</i>		5243	7106	7141	7556	8707	8209
<b>Total with loans (%)</b>		25.1	30.3	30.0	19.7	22.3	21.9
<i>2006</i>		24.5	23.3	29.7	17.3	22.6	15.6

## 4.6 Estimated levels of debt on completion of study

The level of debt that domestic students estimated they would have accumulated on completion of their studies was substantially higher in 2012 than in 2006, even considering CPI (Tables 4.10, 4.11

and 4.12). However, much of this increase, particularly for part-time students, seems to be in keeping with other indications revealed by this study that the increasing age profile of part-time students, combined with their greater propensity to have a mortgage, and the higher costs of housing, are at play here. Yet even full-time undergraduates, who in other respects appear to have changed little from the 2006 cohort, also had higher estimated levels of debt: from \$28,861 in 2006 (plus CPI) to \$37,217 in 2012. Low SES undergraduates estimated higher levels of debt on completion of their studies than others, and particularly part-time low SES students, with an estimate of \$54,938 compared with \$45,397 for others. Part-time, Indigenous postgraduate coursework students estimated much higher levels of debt (\$65,583) than their non-Indigenous counterparts (\$49,768). International undergraduates also had substantially higher levels of debt (\$65,135) than domestic full-time undergraduates (\$37,217).

Table 4.10: Estimate of level of debt upon completion of studies, all domestic students and domestic low SES students (\$)

	Undergraduate		Postgraduate CW		Postgraduate HDR		Low SES UG		Other UG	
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT
HECS- and FEE-HELP	29490	22737	32621	22447	21192	16667	27499	20933	29885	23347
Short-term interest bearing	1010	2231	1604	1997	1707	4704	908	2447	1041	2129
Long-term interest bearing	4665	20729	9557	24799	22321	47146	7916	30580	4094	18532
Interest-free debt	1378	733	1749	272	1449	2086	1922	841	1260	719
Loans from other sources	674	549	751	402	1104	1449	1473	138	526	670
<b>TOTAL DEBT</b>	<b>37217</b>	<b>46980</b>	<b>46282</b>	<b>49917</b>	<b>47773</b>	<b>72052</b>	<b>39718</b>	<b>54938</b>	<b>36806</b>	<b>45397</b>
<i>2006*CPI</i>	<i>28861</i>	<i>28138</i>	<i>32159</i>	<i>29122</i>	<i>31163</i>	<i>27900</i>				

Table 4.11: Estimate of level of debt, Indigenous and non-Indigenous students (\$)

	Undergraduate				Postgraduate CW				Postgraduate HDR			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
HECS- and FEE-HELP	28090	21843	29550	22593	25135	21190	32703	22478	26092	13225	21030	17008
Short-term interest bearing	1406	2559	1011	2268	1722	2949	1591	1975	3094	9771	1649	4575
Long-term interest bearing	4627	22454	4902	20794	3539	39402	9613	24649	14632	32269	22653	47955
Interest-free debt	998	288	1377	727	763	2042	1768	256	173	0	1492	2167
Loans from other sources	718	839	672	554	2790	0	726	409	551	388	1127	1486
<b>TOTAL DEBT</b>	<b>35841</b>	<b>47982</b>	<b>37513</b>	<b>46936</b>	<b>33948</b>	<b>65583</b>	<b>46401</b>	<b>49768</b>	<b>44541</b>	<b>55653</b>	<b>47951</b>	<b>73191</b>

Table 4.12: Estimate of level of debt, international students (\$)

	Undergrad.	PG CW	PH HDR
Short-term interest bearing	4025	3385	1963
Long-term interest bearing	3061	5423	8444
Interest-free debt	26024	15954	8530
Loans from other sources (University, home gov't, employer)	7621	3188	3800
(Australian government)	24113	17976	32359
	291	622	922
<b>TOTAL DEBT</b>	<b>65135</b>	<b>46549</b>	<b>56019</b>

## 4.7 Attitudes toward a HECS-style loan for living costs

Table 4.13: Attitudes toward a HECS-style loan for living costs (percentage)

		N	Likely	Unsure	Unlikely
<b>Undergraduate</b>					
Non-Indigenous	<i>Full-time</i>	1887	56.1	18.9	25.0
	<i>Part-time</i>	471	46.9	19.5	33.5
Indigenous	<i>Full-time</i>	525	62.8	18.8	18.3
	<i>Part-time</i>	152	52.3	29.2	18.5
Low SES	<i>Full-time</i>	363	59.7	22.9	17.4
	<i>Part-time</i>	125	51.4	19.3	29.3
<b>Postgraduate coursework</b>					
Non-Indigenous	<i>Full-time</i>	647	51.6	22.2	26.2
	<i>Part-time</i>	1062	35.6	19.1	45.4
Indigenous	<i>Full-time</i>	47	51.1	14.7	34.2
	<i>Part-time</i>	63	35.6	33.3	31.1
<b>Higher degree research</b>					
Non-Indigenous	<i>Full-time</i>	1644	38.8	23.8	37.4
	<i>Part-time</i>	654	28.4	21.7	49.9
Indigenous	<i>Full-time</i>	26	52.3	32.6	15.1
	<i>Part-time</i>	23	12.7	36.9	50.4

Students were asked: If HECS were extended to cover living costs as an optional HECS debt of up to \$5,000 per year, how likely would you be to utilise this option? Full-time students were more in favour of such a scheme – particularly full-time Indigenous students – than part-time students, and undergraduates more in favour than postgraduate coursework students (Table 4.13). Higher degree research students generally, and part-time students in each cohort, were least in favour. Among undergraduates, more than half (56.1 per cent of non-Indigenous students, and 62.8 per cent of Indigenous students) indicated that they would be likely to use such a scheme, and around a fifth that

they were unlikely to take it up. Low SES undergraduate students were somewhat more likely to want an extended HECS scheme than other undergraduates.

Comments from students were also mixed. While most who commented specifically on extending the HECS scheme to include living costs were supportive, others felt it would only add to students' burden of debt once they had completed study.

*I thoroughly enjoyed the question regarding HECS and \$5000 extra as cost of living, brilliant idea. I'd love to have some extra money during the year for food!*

Full-time, Domestic, Male postgraduate coursework

*That idea to add to HECS to assist with the cost of living expenses is a FANTASTIC idea! I wish it had been an option when I started university as it certainly would have taken a lot of the stress away regarding finances.*

Full-time, Domestic, Female postgraduate coursework

*Please don't introduce a HECS type assistance for living costs. I feel like having a heart attack every time I see my HECS debt. Please provide students with interest free loans. For good examples see some of the European systems (i.e. Germany)*

Full-time, Domestic, Male higher degree research

*One of the questions asked whether I would be likely to take up \$5000 of HECS loans annually for living expenses. I answered as unsure as I felt as though this amount would be too low to help with living expenses. If the amount was higher I would have strongly agreed.*

Full-time, Domestic, Female undergraduate

*I am horrified by the constant increase of university fees while staff and access to the grounds are being cut. I have tried hard to avoid schemes like HECS because the cost of living is high enough without large burdens of debt as I assume full independence.*

Full-time, Domestic, Female undergraduate

## 5. Employment and study

In 2012, as in 2006, the typical Australian university student is a working student. However, in 2012 the percentage of students who were in some form of employment has decreased substantially – from 85.5 per cent of domestic, full-time undergraduates in 2006 to 80.6 per cent in 2012. This decline represents a return to just above 2001 levels (in 2001, 78.1 per cent of full-time undergraduates had been employed in the preceding twelve months). Although slightly fewer students are in employment, the average hours worked during semester by those full-time students who were in employment has increased – from 14.8 to 16.0 hours for undergraduates; from 17.0 to 20.1 hours for postgraduate coursework students, and from 8.0 to 10.5 hours for HDR candidates. Increased hours of work are affecting students' educational experience, with 50.1 per cent of full-time undergraduates reporting that their work adversely affects their performance at university. This is a rise of 10.1 percentage points over 2006 levels. For full-time HDR candidates the equivalent percentage was 40.1 per cent, rising from 28.5 per cent in 2006.

### 5.1 Patterns of paid employment

Tables 5.1 and 5.2 show the percentage of domestic and international students in paid employment in the previous twelve months, the average hours worked by those in employment during semester and during non-study periods, and the percentage who indicated that their work was related to their area of study. For domestic students at undergraduate level, and in postgraduate coursework and HDR, the percentage of those in employment across full-time and part-time cohorts decreased for all groups. However, the average number of hours worked during semester *increased* for all full-time cohorts at a rate of between two and three hours per week, and *decreased* for all part-time cohorts, by between two and three hours per week for undergraduates and postgraduate coursework students, and by seventeen hours (to 31.0 hours per week) for part-time HDR candidates.

International students, whose visas restrict the amount of hours they may work, were less likely to be in employment compared with domestic students, and worked fewer hours per week. However, 55.7 per cent, 60.7 per cent and 58.2 per cent of international undergraduate students, postgraduate coursework students and HDR candidates respectively had been in employment at some time in the past twelve months. On average, international students worked between 11 and 17 hours per week during semester.

### 5.2 Indigenous students in employment

In 2012, 75.3 per cent of Indigenous undergraduates indicated that they had been in paid employment in the past twelve months, compared with 73.4 per cent on 2006 (full tables are provided in Chapter 7). This is a slightly smaller proportion of students than the 80.7 per cent of non-Indigenous students who were in paid employment. There were only very small differences in the average number of hours worked for Indigenous and non-Indigenous students. The main difference between the two groups was that substantially more Indigenous students were in work that was related to their area of study. 41.9 per cent of Indigenous full-time undergraduates reported that their work was related to their study, compared with 27.2 per cent of non-Indigenous full-time undergraduates. The direction of this difference, while not necessarily as extensive, was the same across all cohorts (PG CW, HDR, FT and PT).

Table 5.1: Percentage of domestic students in paid employment and mean hours worked

	Domestic undergraduates			Domestic postgraduate coursework			Domestic higher degree research		
	All	FT	PT	All	FT	PT	All	FT	PT
Percentage of students in paid employment in last 12 months	80.6	79.7	84.5	86.4	78.6	91.1	81.6	78.0	90.6
2006	85.5	85.1	87.0	-	82.0	94.5	-	80.7	93.6
<b>Typical hours of work in a week by those employed</b>									
During study periods	19.2	16.0	30.1	30.9	20.1	36.0	17.4	10.5	31.0
2006	18.7	14.8	32.7	-	17.0	40.0	-	8.0	48.0
During non-study periods	27.7	26.2	33.4	34.3	28.2	37.2	20.9	14.2	31.8
Proportion whose work relates to their study	33.0	27.7	53.0	68.0	44.2	80.4	76.2	75.5	77.8

Table 5.2: Percentage of students in paid employment and mean hours worked, international students (all full-time), and domestic low SES undergraduates

	International students			Low SES undergraduates			Other undergraduates		
	Undergrads	PD CW	HDR	All	FT	PT	All	FT	PT
Percentage of students in paid employment in last 12 months	55.7	60.7	58.2	72.8	71.0	78.0	82.1	81.2	86.0
<b>Typical hours of work in a week by those employed</b>									
During study periods	14.9	17.4	11.2	17.9	13.6	29.4	16.3	13.6	27.1
During non-study periods	25.3	26.2	15.4	25.4	22.7	32.4	25.0	23.6	30.7
Proportion whose work relates to their study	27.7	26.9	67.1	42.8	37.4	57.0	31.4	26.3	52.0

### 5.3 Spread of hours work

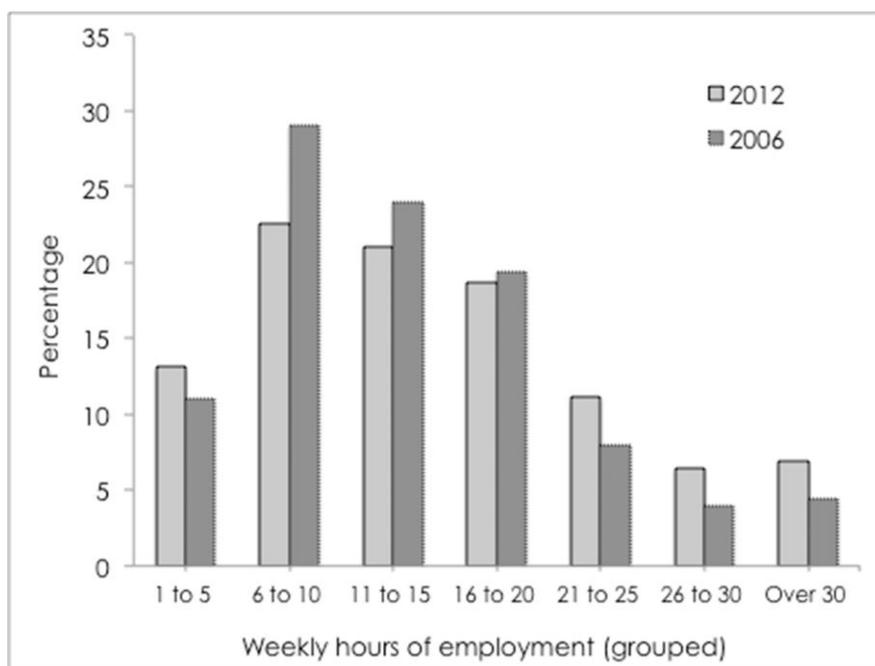


Figure 5.1: Hours worked per week during semester by full-time, domestic undergraduate students in paid employment (grouped)

The spread of hours worked each week by students in employment is shown in Tables 5.3 and 5.4. Overall, around one quarter of employed, full-time undergraduates were working over 20 hours per week during semester. Of all full-time undergraduates (i.e. including those not in employment), 20.7 per cent were working more than 20 hours per week. 38.8 per cent of employed, full-time postgraduate coursework students were working over 20 hours per week (or 32.9 per cent of all full-time postgraduate coursework students).

The profile of grouped hours worked by employed, full-time, domestic undergraduates is shown in Figure 5.1, below. A shift is evident in the spread of grouped hours worked between 2006 and 2012, away from the lower end of hourly distribution and with more students working a greater number of hours. Although slightly fewer students were in employment, those employed are working more.

An interesting feature of Table 5.3 is the location of the mode (group of maximum frequency) for international students. For domestic full-time undergraduates and postgraduate coursework students, the mode for hours worked is 6 to 10 hours, with about 23 per cent of each cohort in that bracket. For international undergraduate and postgraduate coursework students, the mode is at 16 to 20 hours. International students' visas allow a maximum of 20 hours per week of paid employment, and it appears that the bulk of international students are doing the maximum number of hours possible. Between 7 and 12 per cent of international students across the degree-level cohorts indicate that they are working more than the maximum number of hours allowed.

Table 5.3: Average grouped hours worked during semester by students in paid employment; domestic and international, low SES and others

Hours worked	Undergraduate			Postgraduate CW			Postgraduate HDR			Low SES undergraduates		Other undergraduates	
	Domestic		Int'nat.	Domestic		Int'nat.	Domestic		Int'nat.	Full-time	Part-time	Full-time	Part-time
	Full-time	Part-time		Full-time	Part-time		Full-time	Part-time					
1 to 5	13.1	4.1	11.9	8.1	1.9	11.2	26.4	3.5	35.8	18.1	0.8	12.1	5.0
2006	11.0	3.1	-	10.0	1.7	-	29.5	4.2	-				
6 to 10	22.6	5.3	21.2	23.5	2.9	15.9	45.0	8.5	32.7	24.6	3.5	22.4	5.9
2006	29.1	6.2	-	19.3	2.2	-	40.7	6.3	-				
11 to 15	21.1	7.8	20.5	14.4	2.8	18.4	12.5	7.0	9.5	19.9	9.1	21.1	7.7
2006	24.0	6.3	-	15.3	2.5	-	10.1	4.4	-				
16 to 20	18.7	10.6	39.3	15.2	5.7	42.8	7.6	10.1	14.0	12.3	8.5	19.8	10.4
2006	19.4	9.4	-	17.2	5.6	-	7.8	9.5	-				
21 to 25	11.1	9.6	2.5	10.7	5.4	1.0	3.3	8.6	1.1	6.0	4.8	11.9	11.0
2006	8.0	6.0	-	9.7	4.2	-	3.7	4.3	-				
26 to 30	6.5	8.3	1.8	9.0	7.2	1.7	2.1	8.6	0.7	8.3	9.1	6.3	8.3
2006	4.0	7.7	-	6.9	4.9	-	1.4	6.0	-				
Over 30	6.9	54.2	2.8	19.1	74.1	9.0	3.1	53.7	6.2	10.8	64.2	6.4	51.9
2006	4.5	61.3	-	21.6	78.7	-	6.8	63.2	-				

Table 5.4: Average grouped hours worked during semester by those in paid employment; Indigenous and non-Indigenous domestic students

Hours worked	Undergraduate				Postgraduate CW				Postgraduate HDR			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
1 to 5	8.6	6.6	13.0	4.2	13.1	2.1	8.1	1.9	27.6	9.0	26.4	3.6
6 to 10	27.2	7.3	22.4	5.2	27.0	6.2	23.4	2.9	12.3	2.6	44.9	8.5
11 to 15	20.2	9.3	21.2	7.9	19.4	2.9	14.3	2.8	40.7	7.5	12.7	7.2
16 to 20	19.1	7.3	18.7	10.8	8.4	4.7	15.3	5.7	13.9	3.0	7.4	10.3
21 to 25	9.3	7.7	11.1	9.9	0.0	1.8	10.8	5.4	5.5	78.0	3.4	8.9
26 to 30	5.6	11.0	6.5	8.2	3.8	7.2	9.0	7.2	27.6	9.0	2.0	8.7
Over 30	10.0	50.8	7.0	53.8	28.2	75.2	19.1	74.1	12.3	2.6	3.2	52.7

## 5.4 The impact of employment on study

There has been a large increase in the percentage of students reporting that their work commitments were adversely affecting their study since 2006 (Table 5.5). For domestic undergraduates, this percentage has risen from 43.1 per cent in 2006, to 53.3 per cent in 2012. Just under one third of international undergraduates indicated that their studies were adversely affected by their work commitments. One in three domestic undergraduates, and one six international undergraduates, reported that they regularly miss classes because of employment obligations.

Variation between Indigenous and non-Indigenous students (full tables are included in Chapter 7) was modest, except that Indigenous undergraduate students were more likely than non-Indigenous undergraduate students to indicate that they chose their work because it would progress their career (43.4 per cent compared with 33.6 per cent). Indigenous postgraduate coursework students (37.7 per cent) were somewhat more likely to say they regularly missed classes because of work obligations than non-Indigenous students (29.4 per cent). Both of these differences were statistically significant.

40.1 per cent of employed full-time HDR candidates indicated that their work commitments were adversely affecting their performance at university. While 71.4 per cent of employed, full-time HDR candidates work less than 10 hours per week (or 75 per cent of all full-time, domestic HDR candidates) the fact that around half of these students believe that their work is adversely affecting their studies is significant.

Students' comments about the impact of their employment on their studies tended to focus on the detriment their work commitments had on the grades that they were able to achieve. An indicative selection is provided below:

*I am an honest student who has had to forfeit good marks at university just so that I can survive financially. I will not be able to do post-grad study due to average marks brought on by my need to work 30hrs a week.*

(Female, full-time domestic undergraduate)

*I'm starving. It's rough. There isn't enough support, and there isn't enough time to earn money through employment. Dedication gets extra marks but disallows further work. There isn't enough part-time work to be had. I'm a carer, that's even more important than study.*

Male, part-time domestic postgraduate coursework student

*As a mature age student I'm now finishing my degree and it's been the hardest thing I've ever done... Went without food, clothes and necessities in order to study full-time to get it completed... Felt like younger students could enjoy uni lifestyle, understand and respond to teachers better while I was timetabling where I worked next and how I was going to fit study in. Didn't qualify for help or for scholarship...but then it was my choice to study. I had to weigh up education for better future or do without for 3-4years.*

(Female, full-time domestic undergraduate)

Table 5.5 also shows the response from low SES undergraduate students compared with other undergraduate students with regard to the impact of employment on study. A higher percentage of employed low SES students (57.6 per cent) indicated that their work commitments adversely affected their performance at university, compared with other employed undergraduates (52.6 per cent). There was a slight increase in the percentage of low SES students (35.1 per cent) compared with other undergraduates (33.1 per cent) who regularly miss classes due to employment commitments. While there no difference between the two groups for full-time undergraduate students, more low SES part-time undergraduates (44.8 per cent) indicated that they regularly miss class due to work

commitments compared with 40.5 per cent of other undergraduates. The most noticeable difference between the two groups was in relation to the perceived value of employment for future career goals (39.5 low SES undergraduate students compared with 32.9 per cent other undergraduates).

Table 5.5: Percentage of employed undergraduate students agreeing or strongly agreeing with the proposition; domestic and international, full-time and part-time

	Undergraduates			Postgraduate coursework			Higher degree research			Low SES undergraduates		Other undergraduates	
	FT	PT	Internat.	FT	PT	Internat.	FT	PT	Internat.	FT	PT	FT	PT
My work commitments adversely affect my performance at uni.	50.1	65.7	30.1	50.1	64.4	28.5	40.1	66.9	21.4	53.3	68.9	49.5	65.4
2006	40.2	55.3	-	45.4	51.4	-	28.5	56.1	-				
Regularly miss classes because I need to attend paid employment	31.5	41.3	14.3	25.7	31.6	10.6	20.4	44.4	10.3	31.4	44.8	31.3	40.5
2006	22.7	37.4	-	25.3	27.7	-	16.4	35.6	-				
Chose work because it will progress my career goals	29.8	49.0	34.2	42.5	75.7	36.0	61.6	69.3	48.3	34.6	52.2	29.2	48.1
2006	24.4	52.0	-	38.1	66.6	-	52.6	61.9	-				
My work is of little value except for the money (not asked in 2006)	50.1	35.0	37.1	40.4	15.8	40.1	22.3	14.7	22.9	44.5	30.1	50.9	36.0

## 5.5 Assistance from employers

Finally, Tables 5.6, 5.7 and 5.8 show the assistance that employed students are being given by their employers. Flexibility in working hours was quite common, especially for domestic undergraduates (55.0 per cent of full-time undergraduates had this assistance, as did 45.2 per cent of part-time students). Paid study leave was less common, although over one quarter (27.5 per cent) of domestic, part-time postgraduate coursework students had this assistance. Interestingly, 11.8 per cent of International HDR candidates indicated that they had paid study leave, providing an insight into the arrangements under which they may be studying in Australia. Indigenous undergraduates and postgraduate coursework students were also more likely to have paid study leave than non-Indigenous students.

Table 5.6: Percentage agreeing or strongly agreeing that they receive the listed benefits from their employer; domestic and international

	Undergraduate			Postgraduate CW			Postgraduate HDR		
	Domestic		International	Domestic		International	Domestic		International
	Full-time	Part-time		Full-time	Part-time		Full-time	Part-time	
Paid study leave	2.9	18.9	2.9	7.5	27.5	5.2	3.8	16.1	11.8
2006	2.6	22.1	-	8.5	29.8	-	3.6	20.2	-
Unpaid study leave	9.0	11.7	9.4	11.3	10.4	7.7	3.7	8.4	4.3
2006	15.2	21.5	-	18.1	18.1	-	7.3	15.4	-
Flexibility in working hours	55.0	45.2	39.0	42.2	40.1	34.0	37.6	46.3	30.8
2006	47.0	42.2	-	38.4	37.7	-	33.2	41.7	-
None of these	40.0	41.3	47.8	48.9	40.7	52.6	56.5	43.3	48.4

Table 5.7: Percentage agreeing or strongly agreeing that they receive the listed benefits from their employer; Indigenous and non-Indigenous domestic students (no 2006 comparison)

	Undergraduate				Postgraduate CW				Postgraduate HDR			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Paid study leave	10.4	22.7	2.8	19.1	11.9	38.9	7.4	27.4	0.0	23.2	3.9	15.8
Unpaid study leave	7.4	15.2	9.0	11.6	7.4	10.5	11.2	10.4	7.4	7.5	3.6	8.5
Flexibility in working hours	42.9	45.3	55.0	44.9	48.0	46.9	42.1	40.0	32.3	35.9	37.8	46.6
None of these	48.5	39.0	40.0	41.5	26.3	37.1	49.3	40.8	51.5	36.5	56.6	43.6

Table 5.8: Percentage agreeing or strongly agreeing that they receive the listed benefits from their employer; low SES and other undergraduates

	<b>Undergraduate</b>			
	Low SES		Other students	
	Full-time	Part-time	Full-time	Part-time
Paid study leave	2.2	12.9	3.1	20.7
Unpaid study leave	9.2	14.9	8.9	10.6
Flexibility in working hours	43.9	34.7	56.6	47.6
None of these	49.7	56.8	38.6	38.1

## 6. Some effects of students' financial situations

Thus far this report has provided a quantitative account of the financial circumstances of students in Australia's universities. As we have shown, many students live on extremely low incomes, and for many their expenditure outstrips their income. The quotes from students scattered throughout the report provide some insight into the personal impact of students' financial circumstances. Here, we look more closely at those effects at the general level.

As we have found from previous studies of student finances, the effects on students of their financial circumstances can be troubling. In 2012, more than two-thirds of students reported worrying about their financial situation. The level of concern about finances has risen substantially since 2006, by about twelve percentage points across the board. The largest increase in concern about finances was for full-time HDR candidates of whom 67.6 per cent agreed or strongly agreed with the proposition that "My financial situation is often a source of worry to me," rising from 52.6 in 2006. The highest overall level of concern was expressed by full-time, low SES undergraduates, of whom 76.6 per cent agreed with the proposal.

Only about one third of full-time students expressed some measure of confidence that their finances are under control. Students expressed particular concern over study related expenses, especially the high cost of textbooks, computers and computing equipment and maintenance, additional university costs (fees, fines), readers and journals, and transport costs.

Financial circumstances influence student choices of where to study, what to study and their mode of study – about one in every seven part-time students would prefer to be engaged in full-time study – and have caused about one or two out of every ten to defer their studies. About four in every five students work to supplement their income (see also Chapter 5) but many have found that working limits their income from allowances (see also Chapter 3).

*Student living is becoming more difficult with the rising cost of living. I have worried, at least daily for the entirety of my tertiary studies, about finances, and it has at times caused me great anxiety. In addition to day-to-day concerns about money, I always have the ongoing concern about my extremely large HECS debt that I will have to pay off once I do have an income. I would like to see the Centrelink payments increased and in the amount a partner can earn before the student partner is cancelled from payments. The repayments that we make on our HECS debts should also be made tax deductible.*

Female, full-time domestic undergraduate

### 6.1 Extent of concern about finances

Two-thirds of domestic undergraduates (68.3 per cent of full-time students, and 63.8 per cent of part-time students) reported being worried about their financial situation (Table 6.1). A similar figure was reported by higher degree research students (67.6 per cent of full-time students and 58.4 per cent of part-time students). For full-time postgraduate coursework students, however, the proportion was 74.1 per cent. In all cases this is a substantial increase from students' perceptions in 2006, when the comparable average was about 50 per cent. International students were somewhat less likely to express concern about finances, yet 50 per cent of international undergraduates still expressed concern. Comments made by students reflected this high level of distress:

*Financially the biggest costs are utilities, mortgage, food and insurance for myself and family. I am financially stable, however I have to work 60+ hours away from home each week in order to maintain [it]. ... Naturally if I were to sacrifice my employment to study more it would not be financially sustainable.*

Male, part-time domestic postgraduate coursework

*As my partner is also studying full-time, his Centrelink payments directly reflect my income - thus, my \$600 a week that I work awfully hard for, means he only gets about \$100 from Centrelink. Basically, I fully support him and myself, which is extremely difficult ... As a post-grad student, I also don't get any concessions on public transport, which just adds to the financial burdens. I have found the government to be completely unsupportive of my situation, and have lost a little faith in studying and education, to be honest.*

Female, full-time domestic postgraduate coursework

## 6.2 Effects of low income

Students' confidence about their financial situation (the survey proposition was '*I feel in control of my financial situation*') is not high (Tables 6.1 and 6.2): only about a third of full-time domestic undergraduates and postgraduate coursework students indicated that they feel they are in control of their financial situation, although research higher degree students reported higher levels of confidence (44.4% agreed). Part-time students, who are often working full-time (see Chapter 5) also showed higher levels of confidence than did full-time students.

An average of about 17 per cent of students reported regularly going without food or other necessities because they were unable to afford them. Again the proportion among full-time students was higher than among part-time students. There was considerable contrast in the levels of worry and confidence about finances, reported by Indigenous and non-Indigenous students. Around four in every five Indigenous students worried about their financial situation, and around a third reported they regularly went without necessities. Full-time, low SES students (22.3 per cent) were more likely to go without food and other necessities than other students (17.3 per cent).

*Living off soup packs, reduced food items and op shop clothes can be a little depressing. The only thing to keep in mind is there is light at the end of the tunnel.*

Full-time, domestic, female undergraduate

*There are always new charges being thought up, and quite frankly, I am about \$2500 in arrears in regular payments on a month to month basis, and many times can't even buy necessities, i.e.: sometimes I have to go and get food vouchers from the salvos etc..*

Part-time, domestic, male undergraduate

*It has been incredibly restricting living in the country and paying for childcare and outside hours after school care and not receiving an income while completing practical study days. We often have limited food and we do not purchase new clothing. It is awful not to be able to pay your bills each month and not be able to buy birthday presents for people. It causes my family and me much stress.*

Female, part-time domestic postgraduate coursework student

The costs of travel to attend study commitments was also a cause of concern for students, particularly international students (who cannot access transport concession in some states), and other full-time postgraduate coursework and research students (again, postgraduates cannot access concessions in some states).

Table 6.1: Attitude to finances (percentage of students who agree or strongly agree with the proposition), all domestic, low SES and other students

	Undergraduates			Postgraduate coursework			Higher degree research			Low SES undergrads		Other undergrads	
	FT	PT	Int.	FT	PT	Int.	FT	PT	Int.	FT	PT	FT	PT
My financial situation is often a source of worry to me	68.3	63.8	50.4	74.1	49.8	49.8	67.6	58.4	59.2	76.6	63.3	66.7	65.2
<i>2006</i>	<i>59.0</i>	<i>54.6</i>		<i>62.6</i>	<i>41.1</i>		<i>52.6</i>	<i>46.7</i>					
I regularly go without food or other necessities because I cannot afford them	18.2	14.4	13.1	18.3	9.5	12.4	12.8	12.4	9.3	22.3	14.2	17.3	16.2
<i>2006</i>	<i>14.7</i>	<i>11.7</i>		<i>14.5</i>	<i>5.7</i>		<i>11.5</i>	<i>8.0</i>					
I feel in control of my financial situation	32.3	39.3	44.1	33.2	56.9	46.6	44.4	50.0	46.9	26.7	40.4	33.4	36.4
I have no problem with the cost of travel for study	38.6	41.5	44.3	38.7	53.5	49.0	48.1	50.9	44.0	31.2	43.0	39.9	37.9

Table 6.2: Attitude to finances (percentage agree or strongly agree with the proposition) – Indigenous and Non-Indigenous students

	Undergraduate				Postgraduate CW				Postgraduate HDR			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT
My financial situation is often a source of worry to me	78.9	75.4	68.4	64.3	77.4	63.6	74.1	49.7	95.9	75.4	67.0	57.6
I regularly go without food or other necessities because I cannot afford them	30.5	24.3	18.2	14.5	36.9	13.1	18.0	9.5	30.4	26.7	12.4	11.9
I feel in control of my financial situation	24.6	34.0	32.1	38.7	39.2	44.8	33.1	57.0	26.5	46.6	44.8	50.3
I have no problem with the cost of travel for study commitments	28.1	34.8	38.5	41.3	28.2	41.1	38.9	53.6	42.7	56.7	48.4	50.7

In Chapter 3 we showed that both average and median income for all groups of full-time, domestic students had risen since 2006. For undergraduates, the rise in median income (including CPI) was from \$13,049 to \$16,900; for postgraduate coursework students from \$11,862 to \$21,200, and for HDR candidates from \$29,957 to \$32,900. Yet in Table 6.1, above, we show that there has also been a substantial increase in the percentage of students in these groups agreeing or strongly agreeing with the proposition that, “My financial situation is often a source of worry to me.” The data throughout this report around income, expenditure, employment and other areas of students’ financial situations suggest that there may be a growing divergence between the ‘haves’ and ‘have-nots’ – that is, that there are more comparably well-off students *as well as* more financially disadvantaged students, and less ‘average’ students in between. This would be unsurprising in view of the changes that have taken place in the sector since 2006, particularly the growth in participation by students who may not previously have been likely to enter higher education. To test this hypothesis, we examined those characteristics of domestic, full-time students who indicated that they worry about finances, compared to those who do not worry, or have a neutral attitude to finances. The differences between the two groups are striking, and show that the increase in both average income and financial distress is not simply a case of students complaining despite being well off (Table 6.3).

Full-time, domestic students who indicate that their financial situation is often a source of worry to them are similarly distributed between undergraduate, postgraduate coursework and HDR studies, as are those who do not worry, yet their age profile is very different: 40.4 per cent of those who worry about finances are over 25 years of age, compared to 22.6 per cent of others. Given their older age distribution, they are also more likely to be renting (41.7 per cent) than those who do not worry about finances (24.3 per cent), and much less likely to be living rent-free with parents (28.4 per cent compared with 53.6 per cent). Similarly, they are more likely to be financially independent: 52.8 per cent of those who worry about finances are financially dependent upon no-one, compared to 35.1 per cent of others, and only 34.1 per cent receive at least some financial support from parents, compared to over half (54.4 per cent) of others. Those who worry are twice as likely to have a disability (6.7 per cent compared with 2.9 per cent) and more likely to have had a recent a mental health condition (19.3 per cent compared with 11.7 per cent). They are around three times as likely to have had to defer because of finances at some point (15.1 per cent compared with 5.2 per cent). The most telling evidence that those who indicate that they often worry about finances are not just ‘complainers’ is that one in four – 25.2 per cent – indicate that they regularly go without food or other necessities because they cannot afford them, compared to just 1.5 per cent of other students.

Table 6.3: Characteristic of full-time domestic students agreeing or strongly agreeing with the proposition, "My financial situation is often a source of worry for me," and of those disagreeing or neutral ('Others'). Percentage of each group with listed characteristics.

	Worried about finances (n~3257)	Others (n~1371)		Worried about finances (n~3257)	Others (n~1371)			
<b>Age</b>	Under 20	12.1	23.1	<b>Receives benefits...</b>	Youth Allowance	31.6	28.4	
	20 to 24	47.2	54.3		Austudy	15.5	6.3	
	25 to 29	17.8	10.5		A Health Care Card	37.3	28.0	
	30 to 39	12.3	7.7		<b>Mean annual income (grouped)</b>	\$1 to \$9,000	17.5	24.0
	40 and above	10.3	4.4			\$10,000 to \$19,000	40.4	32.2
<b>Course level</b>	Bachelor	83.8	85.9	\$20,000 to \$29,000		26.9	25.0	
	Coursework	11.5	9	\$30,000 to \$39,000		9.7	10.8	
	HDR	4.6	5.1	Over \$40,000		5.6	8.0	
	<b>Accommodation</b>	Own / mortgaged home	9.9	9.1	<b>Mean hours worked each week during semester (grouped)</b>	0	15.5	14.8
		Renting flat, apartment or house; alone or shared	41.7	24.3		1 to 4	6.4	8.4
University accommodation / college		7.6	6.3	5 to 9		17.0	16.8	
Boarding including paying rent to parents		9.9	5.7	10 to 14		15.7	17.7	
With parents, rent-free		28.4	53.6	15 to 19		13.9	14.2	
Irregular accommodation at more than one location		1.1	0.7	20 plus		31.4	28.1	
Homeless		0.1	0.0	<b>Annual rent/mortgage (grouped)</b>		\$0	33.4	58.0
Other		1.3	0.3		\$1 to \$9,000	41.6	25.4	
<b>Health status</b>	Has a disability	6.7	2.9		\$10,000 to \$19,000	19.1	13.1	
	Has a mental health condition	19.3	11.7	Over \$20,000	5.9	3.5		
<b>Carer status</b>	Cares for a dependent	16.8	8.2	<b>"I regularly go without food and other necessities because I cannot afford them"</b>	Agrees	25.2	1.5	
	Solely financially supports dependent	11.6	5.0		Disagrees	52.9	93.7	
<b>Relationship status</b>	Divorced	3.0	0.8	<b>"I regularly miss classes because I need to attend paid employment"</b>	Agrees	37.5	16.8	
	Partnered	36.5	28.9		Disagrees	44.0	68.1	
	Single	60.6	70.3		<b>Has deferred study because of finances</b>		15.1	5.2
<b>Is financially supported by...</b>	No-one	52.8	35.1					
	Parents/guardians	34.1	54.4					
	Partner	13.1	8.0					

\* Note: Difference between income and median was calculated for each individual according to the median for their course level. Those with incomes of \$0 were not included.

### 6.3 Study-related costs

The cost of textbooks was overwhelmingly the most difficult study-related expense to afford for all student groups (Table 6.4). Comments made by students were often about the cost of textbooks:

*Textbooks are almost impossibly expensive, and the library never holds enough copies of them. If digitalising the copies is what it takes to get costs down, then I would definitely pay for an electronic copy - anything but to spend \$200 on books I'm only going to use for one year.*

Female, full-time postgraduate coursework

*Cheaper textbooks, I beg you...*

Female, full-time undergraduate

Table 6.4: Students having difficulty affording study-related expenses (percentage finding it difficult or very difficult), all domestic students; low SES and other students

	Undergraduates			Postgraduate coursework			Higher degree research			Low SES undergraduates		Other undergraduates	
	FT	PT	Internat.	FT	PT	Internat.	FT	PT	Internat.	FT	PT	FT	PT
Textbooks	85.9	71.8	79.3	82.8	56.3	78.2	73.7	58.1	67.2	84.0	75.1	86.3	70.7
2006	49.1	32.4		44.9	18.2		26.0	20.1					
Stationery, materials, field trips...	28.4	26.9	52.3	34.2	17.4	56.3	35.8	40.2	50.8	32.5	35.0	27.7	24.4
2006	17.5	13.8		19.7	7.9		15.5	15.7					
Readers, journals, photocopying...	42.5	37.9	53.5	47.2	25.4	54.9	37.8	37.9	46.7	51.2	45.5	40.7	35.0
Personal computer/laptop	69.0	62.6	60.7	70.7	50.3	59.9	67.8	58.4	63.7	72.7	65.1	68.3	61.6
2006	46.9	38.8		45.4	27.3		24.3	17.7					
Other (eg, late fees, fines etc)	63.5	48.9	64.0	61.6	41.1	63.7	54.1	45.0	60.5	69.0	51.1	62.5	47.5
2006	17.4	13.6		19.1	9.3		10.0	6.7					
Transport costs	57.3	47.0	63.4	57.9	37.3	66.2	55.3	45.7	66.4	65.9	54.6	56.1	44.0
Internet connection	53.0	48.6	53.0	57.4	34.8	56.5	52.1	45.2	63.2	55.7	49.4	52.7	48.4
Other study related items	49.4	47.0	57.4			58.5	49.2	48.7	59.8	54.9	49.7	48.3	45.7

Transport costs are a significant difficulty particularly for international students (about 65 per cent of whom reported transport costs as difficult to afford), but also for well over half of full-time domestic students (average 56 per cent) as well as part-time students (Table 6.4).

*Travel costs are probably the most difficult weekly expense to cope with. I am not eligible for student concessions for travel because I am an external student and study part time, however I still make study related trips to the library, etc. each week. I think all students should be eligible for travel concessions regardless of their mode of study... Additionally, all of the government tax benefits for students are only for those who already claim government benefits or allowances. There are so many students doing it tough who aren't on benefits because they aren't eligible for them, but are still in the low income bracket. These people would definitely benefit from some tax breaks or concessions on travel or medical - especially dental.*

Female, domestic postgraduate coursework

Students cited computer/laptop purchases and related expenses such as internet connection costs, and university fees and fines as other expenses they found difficult to afford. Unsurprisingly, between 2006 and 2012 a substantially higher proportion of students have accessed broadband (of undergraduates, 68.5 per cent in 2006, and 91.8 per cent in 2012); only around 5 per cent of students report having no internet connection at all.

## 6.4 Effects of financial circumstances on choices

As we found in 2006, finances contribute to decisions and choices about where to study, what course to study, and whether to undertake full- or part-time study (Table 6.5). This is particularly so for Indigenous students, one in five of whom reported that financial circumstances influenced their choice of university (compared to one in six, on average, for non-Indigenous students) at undergraduate level, and one in four at postgraduate coursework level. Almost a quarter (23 per cent) of Indigenous postgraduate coursework students and 15 per cent of non-Indigenous students suggested finances also influenced their choice of course (further discussion in Chapter 7). Financial circumstances figured prominently in decisions about whether to study full- or part-time, especially by part-time students.

Table 6.5: Percentage of students for whom finances influenced listed study choices

	Undergraduate				Postgraduate CW				Postgraduate HDR					International		
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous			Undergrad.	PG CW	PG HDR
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT				
Choice of university	20.5	14.8	16.3	14.1	19.8	27.2	18.3	16.9	21.5	6.2	14.7	12.1	Choice of country	46.0	42.8	49.3
Choice of course of study	10.9	14.0	7.9	11.5	23.0	28.4	14.8	15.0	9.0	27.0	9.2	8.7	Choice of university	45.5	44.9	35.8
Choice of full or part-time	21.0	56.1	13.1	55.1	35.8	65.2	19.7	47.7	14.1	78.8	14.0	60.1	Choice of course	21.9	21.7	17.6
No effect	60.8	36.0	69.1	39.2	43.0	29.1	58.5	42.1	68.0	11.1	70.3	35.5				

Table 6.6 sets out a breakdown of reasons given by students for choosing part-time study. Fitting in with employment was the primary reason given by students at all three course levels. Family commitments and a lack of supporting income were the next most frequently mentioned, particularly by postgraduate students (who are more likely to have dependents). Postgraduate coursework students also cited course timetabling restrictions and tuition costs as important reasons. Of part-time students who indicated that finances were an important reason for deciding to study part-time, a large proportion would have preferred to study full-time: 72.0 per cent of undergraduates, 58.5 per cent of postgraduate coursework students and 74.5 per cent of HDR candidates.

Table 6.6: Reason for part-time study (percentage citing reason as important or very important), part-time undergraduate students

	Undergraduate		Postgraduate coursework		Research higher degree	
	Indigenous	Non-Indigenous	Indigenous	Non-Indigenous	Indigenous	Non-Indigenous
To fit in with employment	58.8	67.3	84.2	81.9	82.4	75.9
Family commitments	67.6	53.9	53.8	59.9	79.7	55.7
Lack of income support/scholarship	54.6	48.2	58.4	44.9	61.0	61.4
Course/timetabling restrictions	34.8	42.8	51.9	44.2	8.1	13.3
Distance from university	25.7	20.4	21.7	25.1	27.4	14.3
Cost of tuition/course fees	36.5	31.2	45.4	40.6	21.8	15.9
A disability or medical condition	20.3	14.4	13.3	6.4	17.5	7.2
Only needs a few units to complete degree	18.5	15.9	11.4	9.6	0.0	4.0
Another reason	17.8	12.3	10.1	8.0	14.4	11.4

*The decision to study was not an easy one to make. I am studying only 2 subjects this semester as I work every week day however next year I wish to begin full time study & hope that I will be able to work 2 or 3 days per week. I am concerned about being poor for the 3 years of my study I worry about the impacts on my family. I will still study though as I am very unhappy with the work I do now and wish to find meaningful employment as well as find work that pays well so I can provide for my son and give him the best chances in life.*

Female, part-time domestic undergraduate

Financial reasons are also behind decisions by some students – especially part-time students, and Indigenous students – to defer their studies (Table 6.7. Note that sample size for Indigenous HDR candidates is extremely small).

Table 6.7: Students who have deferred their studies because of financial concerns, and mean length of deferral – Indigenous and non-Indigenous domestic students

	Indigenous undergraduates		Non-Indigenous undergraduates		Indigenous postgraduate coursework		Non-Indigenous postgraduate coursework		Indigenous higher degree research		Non-Indigenous higher degree research	
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT
N (weighted)	526	152	1894	475	47	63	653	1069	26	23	1656	660
Per cent who deferred due to finances	16.3	28.4	11.8	23.9	36.3	40.8	13.3	18.4	9.4	37.1	11.2	22.3
<i>2006 (all domestic)</i>			<i>7.0</i>	<i>15.7</i>			<i>11.1</i>	<i>12.9</i>			<i>8.2</i>	<i>13.4</i>
Average length of deferral	1.8	1.8	1.8	2.4	3.2	3.6	2.1	2.3	1.1	3.8	2.0	1.9
<i>2006 (all domestic)</i>			<i>1.9</i>	<i>2.5</i>			<i>2.4</i>	<i>2.7</i>			<i>2.6</i>	<i>2.2</i>

## 6.5 Mobility and financial circumstances

Table 6.8: Students who moved residence in order to study, and distance moved – undergraduate

	Indigenous undergraduates			Non-Indigenous undergraduates		
	All	FT	PT	All	FT	PT
N	673	522	150	2323	1856	467
Per cent who moved	29.3	35.1	9.7	24.9	28.8	9.1
<b>Distance moved to be closer to University</b>						
Zero to Under 20km	4.2	4.5	0.0	4.4	3.2	19.1
20 to Under 100km	16.4	16.7	13.5	22.5	22.9	17.5
100 to under 500km	50.2	48.4	72.6	46.6	46.7	45.9
500km or more	29.2	30.5	14.0	26.6	27.3	17.5

Around a quarter of undergraduate students changed their residence in order to study; the proportion for Indigenous students is slightly higher at 29.3 per cent (Table 6.8), and the proportion of full-time students who moved is substantially greater than the proportion of part-time students (35.1 per cent of full-time Indigenous students, compared to 9.7 per cent of part-time students, and 28.8 per cent of full-time non-Indigenous students compared to 9.1 part-time students). About half had moved a distance of between 100 to 500 km to attend university, and over a quarter had moved 500 km or more. Postgraduate coursework students, both Indigenous and non-Indigenous tended to be less mobile than either undergraduate or research students: just 10.6 per cent of Indigenous and 12.2 per cent of non-Indigenous students moved residence to go to university. More than a third of Indigenous research students (33.5 per cent) moved residence, with three out of five of them moving a distance of over 500 km.

*I have applied at every chance for a rural support scholarship, but told that I wasn't eligible even though I have had to move 400km, go on Centrelink just to pay rent and buy food, and I am unable to be supported by my parents. Do I have to be homeless to receive these scholarships?*

Female, full-time domestic undergraduate

*Funding rural students during their bachelor degree is so important. I moved to the city at 17 to begin uni, had to work 40hrs a week to cover rent and living costs plus do uni and cope with being isolated from established friends and family relationships.*

Female, part-time domestic postgraduate coursework student

## 7. Supplement: The financial circumstances of Indigenous students

The financial stressors on Indigenous students are different to those on non-Indigenous students. In part, this is because of patterns of generational disadvantage (illustrated in the comments provided by students), and in part because they tend to be older, on average, than other domestic students. The average age of full-time Indigenous undergraduates, for example, was 26.8 years, compared to 24.3 years for other full-time domestic students. The proportions of Indigenous students over the age of forty were also substantially higher than for other domestic students: 13.5 per cent of full-time Indigenous students compared to 6.2 per cent non-Indigenous, and 36.1 per cent of part-time Indigenous compared to 26.3 per cent of non-Indigenous students. Corresponding to the older age profile of Indigenous students, was an increased likelihood that they are caring for others. Indigenous students were more likely to be providing care for dependents and to be the sole financial support for dependents. As we have found with all populations, those students at more advanced levels of study such as higher degree research students, and part-time students at all levels, are the most likely to have dependents. Almost three quarters of full-time research students (73.3 per cent) for example provided care for family dependents, and almost two-thirds were the sole financial support for their dependents. Among undergraduates, 21.0 per cent of full-time Indigenous students were the sole financial support for dependents, almost three times the figure for non-Indigenous students (7.8 per cent). Indigenous students were also more likely than non-Indigenous students to report having a disability – 10.3 per cent of full-time undergraduate Indigenous students and 18.5 per cent of part-time students, compared with 5.4 per cent and 14.3 per cent respectively of non-Indigenous students. Many Indigenous students also reported having a recent mental health issue that affected their study: 24.2 per cent of Indigenous full-time undergraduates, and 33.3 per cent of part-time students, compared with 17.6 per cent and 24.0 per cent for non-Indigenous students. The responses of Indigenous students in the open comments section of the questionnaire reveal some stories of extreme hardship:

*It cost me \$15,000 to move here from WA - and I was told I had to move here - I am the sole provider for my family, and as an Indigenous person, I am expected to assist other members of our community - for example, I wanted to have heart surgery - but to be on a private list, it was about \$6000, and one of the old ladies, her hot water system blew up, and that was \$3000, so there is no way I can ever get the money for an op. I have used all my savings, am old, and am just hoping I can finish my PhD as soon as possible.*

Female, part-time, postgraduate HDR candidate

*My mother died as an alcoholic, she had her oldest daughter taken from her when she was 15 by a matron at Glen Innes, a sample of how government policies and removal of children affected our family dramatically. I am studying to better my situation and empower myself and my family. As an Indigenous Australian, education is the key to survival within the dominant social group. I was sceptical before about the system and how it worked because of deficit model thinking and Institutional racism. With a cultivated mind and nearly finished degree I think outside the circle. From the background I have with very little income and welfare and Centrelink dependency I have set out to change the cycle of dependency in which I lived most of my adult life. Thanks to [my university,] my education has helped me heaps along the way to empowerment.*

Male, full-time, undergraduate student

*It is really tough being an Aboriginal student who cares for an extended family. The books relating to my thesis are very expensive and mostly come from overseas. I can't afford many and even to download them from the internet is expensive as I have prepaid internet that is used by me and my extended family.*

Female, part-time HDR candidate

## 7.1 The sample

Indigenous students make up about 1.0 per cent of the total population of students studying at Table A and B institutions in Australia (Innovation statistics). All Indigenous students were sampled in order to obtain sufficient numbers for analysis. A response of 839 was received, giving a response rate of 8.8 per cent. A brief outline of the characteristics of the Indigenous students who took part in the survey is given in Table 7.1. We note in particular that the modest response from Indigenous HDR candidates means that the findings for this group should be read as indicative only. A more detailed demographic breakdown, and comparisons with other students in the survey response, is provided in Chapter 2 and Appendix 1.

Table 7.1: Indigenous students who responded to the survey (per cent)

N (actual)	839
Full-time	73.9
Part-time	25.9
Male	23.0
Female	75.4
Undergraduate	82.8
Postgraduate coursework	12.2
Higher degree research	5.0

## 7.2 Indigenous students' income and patterns of expenditure

There are marked contrasts in income and sources of income between Indigenous and non-Indigenous students (Table 7.2). Mean annual incomes for Indigenous full-time undergraduate and postgraduate coursework students are higher than that of the corresponding non-Indigenous student cohorts (by \$5,827 for undergraduates, and \$3,251 for postgraduate coursework students), but slightly lower (by \$2,282) for Indigenous higher degree research students (Table 7.2). Income from paid work is the main source of income for all students at undergraduate and postgraduate CW levels, but at lower proportions for Indigenous than for non-Indigenous students. Income from paid employment makes up 48.7 per cent of Indigenous undergraduate students' income, but 61.2 per cent of non-Indigenous students; for postgraduate CW students the figures are 54.9 per cent compared to 68.1 per cent for full-time students. ABSTUDY and other allowances also make up a higher proportion of income for Indigenous students than do comparable schemes for non-Indigenous students, particularly for full-time postgraduate coursework students. Income from scholarships forms the bulk of income for higher degree students, both Indigenous and non-Indigenous. A number of students indicated in the open comments that there were problems with income support, particularly in terms of Centrelink's level of assistance with inquiries.

*I am a disabled indigenous student living on a disability support pension in the very outer suburbs, I haven't filled in the paperwork to get an education supplement, as I didn't know how to fill out the paperwork correctly, and the people at Centrelink*

*wouldn't help me... Having attended a rural school, I know that most students who went there didn't attend university because they needed to go out and work because their parents couldn't afford to take care of them, and the government doesn't provide nearly enough to students who live far away from university...*

Full-time, female undergraduate

*Applying for any kind of government financial support for study is arduous, and the telephone and online support is limited in its efficacy. This comment arises from my experience applying for post-graduate ABSTUDY, from which I have still not received any support beyond the initial establishment allowance, and I still await written confirmation of my eligibility... Greater effort to make the process simpler would relieve this additional source of stress and consumer of time, and reassure me that the government is genuine in its stated commitment to fostering Aboriginal achievement in post-grad education.*

Full-time, female postgraduate coursework student

Table 7.2: Average income from all sources (\$) and distribution in income (percentage); Indigenous and non-Indigenous domestic students

	Indigenous Undergraduates		Non-Indigenous Undergraduates		Indigenous postgraduate CW		Non-Indigenous postgraduate CW		Indigenous HDR		Non-Indigenous HDR	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
N (weighted)	480	136	1682	419	44	57	568	969	23	23	1529	601
<b>Total income (mean)</b>	<b>\$ 24407</b>	<b>33432</b>	<b>18579</b>	<b>34505</b>	<b>28483</b>	<b>47057</b>	<b>25232</b>	<b>52794</b>	<b>33409</b>	<b>48986</b>	<b>35691</b>	<b>46248</b>
(median)	\$ 20920	30583	9100	28600	24602	46422	21079	48000	31529	52000	33000	43620
Income from all paid work	\$ 11886	22815	11369	30054	15641	43703	17180	49172	8038	46391	11403	40667
	% 48.7	68.2	61.2	87.1	54.9	92.9	68.1	93.1	24.1	94.7	31.9	87.9
Scholarships, stipends, bursaries	\$ 3216	602	754	232	1929	933	614	205	17971	1471	21439	1592
	% 13.2	1.8	4.1	0.7	6.8	2.0	2.4	0.4	53.8	3.0	60.1	3.4
Austudy/ABSTUDY/Youth Allowance	\$ 4839	947	3568	304	9102	55	3330	57	3908	14	33	54
	% 19.8	2.8	19.2	0.9	32.0	0.1	13.2	0.1	11.7	0.0	0.1	0.1
Other Centrelink payments	\$ 1598	3430	666	1612	353	1193	810	702	327	0	397	870
	% 6.5	10.3	3.6	4.7	1.2	2.5	3.2	1.3	1.0	0.0	1.1	1.9
Government family allowance	\$ 1294	2440	474	1216	997	473	706	629	86	1036	522	581
	% 5.3	7.3	2.6	3.5	3.5	1.0	2.8	1.2	0.3	2.1	1.5	1.3
Rent relief/assistance	\$ 488	414	366	139	166	95	277	71	27	0	68	73
	% 2.0	1.2	2.0	0.4	0.6	0.2	1.1	0.1	0.1	0.0	0.2	0.2
Regular allowance (eg from family)	\$ 466	814	915	248	0	44	967	339	2383	0	455	276
	% 1.9	2.4	4.9	0.7	0.0	0.1	3.8	0.6	7.1	0.0	1.3	0.6
Irregular amounts received	\$ 155	17	159	88	47	0	487	145	423	0	204	131
	% 0.6	0.1	0.9	0.3	0.2	0.0	1.9	0.3	1.3	0.0	0.6	0.3
Other income, interest,	\$ 176	1676	221	546	7	177	408	1084	30	74	773	1372
	% 0.7	5.0	1.2	1.6	0.0	0.4	1.6	2.1	0.1	0.2	2.2	3.0
Any other cash payments	\$ 290	278	87	65	240	384	454	392	217	0	399	632
	% 1.2	0.8	0.5	0.2	0.8	0.8	1.8	0.7	0.6	0.0	1.1	1.4

A high proportion of Indigenous full-time students, particularly those at postgraduate coursework and undergraduate levels, applied for ABSTUDY to support their studies, and most were successful in receiving either part- or full-rate allowances (79.3 per cent of full-time undergraduates, and 83.8 per cent of full-time postgraduate coursework students. See also Section 3.3, Table 3.4 in Chapter 3 on student income above). Rates of application were lower for higher degree research students (many of whom received other Government and university funded scholarships), and part-time students at all levels.

About half of full-time Indigenous undergraduates, two-thirds of postgraduate CW and two-fifths of HDR students received ABSTUDY benefits (Table 7.2). Among undergraduates, about a third reported receiving other government funded scholarships (almost five times as many as non-Indigenous undergraduates), and about a quarter received some form of university funded scholarships (about three times as many as non-Indigenous students). Government and university funded scholarships were the main source of funding for higher degree students (25.6 per cent of HDR student received a Government scholarship and 43.1 per cent a university funded scholarship). Around a third of full-time Indigenous students received Health Care Card benefits, similar to non-Indigenous full-time students.

Table 7.2: Sources of income support for Indigenous and non-Indigenous students (per cent). (More than one benefit could be nominated)

	Undergraduates				Postgraduate coursework				Higher degree research			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Youth Allowance	9.6	4.9	33.4	3.3	2.0	0.0	22.7	1.0	2.9	0.0	1.0	0.5
Austudy	3.8	0.0	12.9	4.2	0.0	2.4	16.9	1.3	0.0	0.0	0.4	0.5
ABSTUDY	50.3	35.3	0.1	0.4	67.7	12.0	0.1	0.2	41.5	2.9	0.0	0.0
Other income support from Aust govt	14.9	34.2	6.3	22.6	7.1	10.0	11.8	11.0	9.1	7.1	6.9	12.7
Health care card	35.4	29.4	35.2	19.0	20.5	3.9	35.3	7.3	34.3	0.0	10.8	11.2
Government scholarship	33.0	16.1	7.3	4.0	12.8	5.3	3.7	3.8	25.6	2.4	52.7	7.8
University-funded scholarship	24.8	8.5	7.8	3.5	17.7	8.4	5.6	2.1	43.1	33.1	38.8	13.7
None of these	13.1	28.3	39.1	64.9	18.0	63.5	41.5	76.1	13.0	61.6	13.5	62.8

A small proportion of Indigenous students also receive support by way of fee exemptions or assistance – 6.2 per cent of full-time Indigenous students received a fee exemption, for example, compared to 1.2 per cent of non-Indigenous undergraduate students – but differences between Indigenous and non-Indigenous students in relation to payment of HECS or fees were small (Table 7.4). As we have already seen from Tables 3.7 and 3.8 in Chapter 3, a much higher percentage of Indigenous students (66.3 per cent) report receiving no financial support from family than do non-Indigenous undergraduates (49.7 per cent). Similar patterns can also be seen at postgraduate coursework and higher degree research students.

Table 7.3: Fee types and method of payment. Indigenous and non-Indigenous students (per cent)

	Undergraduate				Postgraduate CW				Postgraduate HDR			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
HECS-HELP	87.1	78.9	86.5	79.5	57.1	61.8	60.3	48.7	10.4	8.5	12.3	9.1
All or most paid up-front	4.5	4.1	6.1	10.0	100.0	8.8	7.0	13.7	100.0	100.0	10.0	7.5
All or most deferred for later payment	95.5	95.9	93.9	90.0		91.2	93.0	86.3	0	0	90.0	92.5
Full-Fees	4.0	11.2	6.4	14.2	25.6	25.8	28.2	36.6	4.0	91.5	2.1	5.2
All or most paid up-front	93.7	86.7	82.2	94.3	72.4	63.1	38.7	65.2	100.0	0	75.5	65.5
All or most deferred for later payment	6.3	13.3	17.8	5.7	27.6	36.9	61.3	34.8	0	0	24.5	34.5
Fee exemption	6.2	2.9	1.2	1.0	8.0	2.7	1.4	1.8	81.0	0	82.8	81.5
Industry or employer sponsorship	2.3	4.8	0.3	2.7	9.3	7.0	1.5	10.6	4.6	0	1.0	1.4
Assistance from a private source	0.4	2.2	5.6	2.6	0	2.7	8.6	2.3	0	0	1.8	2.8

*I Currently fund my own study needs / I repay my HELP loan at the start of each year at 500 dollars as I am aware that I don't want a huge debt to repay, leaving me unable to support my daughters should they attend uni in due time. I would like to see more support for mothers who return to study, from universities and governments. As a Torres Strait Islander woman, I felt that Universities have closed the door on Aboriginal and Torres Strait Islander Students, and the reason is that the cost is too high. I am only just managing but that's not to say that I have not cut a lot of my families spending so that I can attend my course, I am always aware of this fact. So the drive to be successful is what gets me to class on time, I realise that I am taking something away from my children to pay for uni but I hope to return what I've taken ten fold.*

Female, part-time postgraduate coursework student

Indigenous students' general living and study-related expenses, set out in detail in Table 7.4 below, were higher levels than those of non-Indigenous students, although the differences are small. (See also Table 4.1 in Chapter 4 for expenses for domestic students overall.) There is also little difference between groups – Indigenous and non-Indigenous, and full- and part-time – in the proportions spent on various items: around half of general expenses go towards paying accommodation costs and food and grocery supplies. It is noticeable, however, that Indigenous students, particularly those who are part-time postgraduate students expend slightly higher amounts on credit and loan repayments. This is reflected, as we have already seen in Chapter 4, in higher levels of estimated debt for this group, compared to non-Indigenous postgraduate domestic students.

Table 7.4: General and study-related annual expenditure (dollars); Indigenous students

	Indigenous undergraduates			Indigenous postgraduate CW			Indigenous HDR		
	All	Full-time	Part-time	All	Full-time	Part-time	All	Full-time	Part-time
<b>TOTAL EXPENSES</b> <b>Mean</b>	<b>25823</b>	<b>23959</b>	<b>32598</b>	<b>41858</b>	<b>33309</b>	<b>48331</b>	<b>39182</b>	<b>34280</b>	<b>50003</b>
Median	20734	19760	29352	42168	29231	48348	38441	32770	45219
<b>GENERAL EXPENSES</b> <b>Total:</b>	<b>21913</b>	<b>19986</b>	<b>28902</b>	<b>37387</b>	<b>28555</b>	<b>44073</b>	<b>37387</b>	<b>28555</b>	<b>44073</b>
Mortgage/rent	7817	7220	9985	12795	9964	14653	13168	8151	18999
Food and house supplies	4929	4473	6547	8278	6585	9628	7255	7525	6941
Utilities	1266	1066	1947	2633	1757	3336	2078	1497	2752
Medical and health costs	569	485	880	1767	1680	1843	1321	999	1696
Transport costs	2461	2426	2615	3534	3273	3771	3078	2935	3245
Personal costs	2076	2077	2068	3530	2662	4246	3879	5450	2053
Credit/loan repayments	1422	1208	2239	2870	1697	3784	1789	1697	1895
Childcare etc	415	281	921	1130	534	1606	1107	66	2317
Child support	231	90	761	4	-	7	-	-	-
Other expenses	727	659	940	846	403	1199	1297	1590	957
<b>STUDY EXPENSES</b> <b>Total:</b>	<b>3910</b>	<b>3973</b>	<b>3696</b>	<b>4472</b>	<b>4754</b>	<b>4259</b>	<b>3889</b>	<b>3321</b>	<b>4550</b>
Textbooks	741	761	668	507	655	398	284	227	350
Stationary	345	351	323	425	645	260	513	532	490
PC/laptop purchase	525	557	406	523	511	511	411	227	624
Other computer costs	528	520	561	764	640	861	835	714	977
Credit/loan (for study)	237	180	451	262	166	325	157	96	228
University fines and fees	42	46	30	32	45	22	39	47	30
Union/guild/sports fees	75	81	52	102	76	124	44	62	23
Transport to/from uni.	1186	1306	745	785	1076	569	1277	1386	1150
HECS repayments	147	88	371	969	814	1101	281		608
Other study related items	83	82	90	103	127	87	49	30	70

*Being a mature age student with a child makes it extremely difficult to cover the costs of studying and living. Having also completed a double degree in this same situation has meant, except for a short period when I deferred my studies to work (as I was broke), that my daughter has missed out on a lot of things - holidays, clothing, etc. as all our money has to be spent on things that are 'needs' not 'wants'. The lack of available and financially realistic scholarships is an area that needs to be seriously looked at especially for Aboriginal and Torres Strait Islander students - especially us mature aged ones, especially those studying education (there seems to be a lack of scholarships in this particular area compared to other fields of study) - we are being told come to uni, we need more Aboriginal and Torres Strait Islander students but when we do come, and most of us have had good paying work before hand, we find the financial strain on top of the study very hard to deal with.*

Female, full-time, postgraduate coursework student

### **7.3 Employment and study**

Indigenous students, like other students, typically work to support themselves. Three quarters of full-time Indigenous students reported undertaking paid work in the last twelve months (Table 7.5), similar proportions to that reported in the 2006 study. Indigenous students were more likely than non-Indigenous students to be working in jobs that related to their study; 41.9 per cent of full-time undergraduate Indigenous students compared to 27.2 per cent of non-Indigenous students, for example.

Table 7.5: Percentage of undergraduate students in paid employment; Indigenous and non-Indigenous, fulltime and part time

	Undergraduates				Postgraduate coursework				Higher degree research			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
In paid employment in last 12 months	75.9	73.8	79.7	84.9	75.2	93.2	78.7	91.1	73.5	95.2	78.2	90.4
During study periods	16.9	28.6	16.1	30.0	18.5	35.4	20.1	36.0	11.7	36.6	10.5	30.9
During non-study periods	27.0	31.1	26.2	33.5	25.5	38.8	28.2	37.2	13.3	36.5	14.3	31.7
Proportion whose work relates to their study	41.9	60.6	27.2	52.9	56.7	89.6	44.1	80.3	74.6	62.5	75.6	78.0

Paid work, however, impacts on study. Among Indigenous undergraduates, about half (53.2 per cent) reported that work adversely affects their performance – an increase from the 41.7 per cent reported in 2006 – and more than a third report missing classes because of work commitments (Table 7.6). The impact of paid work on study is higher among part-time students; two-thirds (66.9 per cent) feel their university performance is constrained by work commitments, and 54.3 per cent miss classes because of work commitments: an increase from 2006 when 52.7 per cent of all Indigenous postgraduates reporting adverse effects of work on study, and 40.3 per cent reported missing classes for work reasons. Work was seen nonetheless to be important to help students toward reaching their career goals by increasing proportions of students, particularly part-time students, and particularly at postgraduate coursework level. Three out of every five Indigenous part-time undergraduates, for example, chose to work for career reasons, an increase from 31.6 per cent in 2006.

Table 7.6: Percentage of employed undergraduate and postgraduate coursework students agreeing or strongly agreeing with the proposition: Indigenous and non-Indigenous, full-time and part-time

	Undergraduates						Postgraduate coursework						Postgraduate HDR					
	Indigenous			Non-Indigenous			Indigenous			Non-Indigenous			Indigenous			Non-Indigenous		
	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT
N	512	399	112	1912	1509	403	94	35	59	1492	514	974	41	19	22	1893	1296	597
My work commitments adversely affect my performance at uni.	53.2	49.4	66.9	53.3	50.2	65.2	63.5	57.9	66.3	59.5	50.0	64.5	64.5	31.2	92.8	48.2	40.0	66.0
Regularly miss classes because I need to attend paid employment	37.8	33.2	54.3	33.6	31.7	40.9	37.7	36.5	37.6	29.4	25.6	31.6	35.6	18.7	49.9	27.7	20.2	44.0
Chose work because it will progress my career goals	43.4	39.1	58.9	33.6	29.5	48.9	66.4	50.0	75.7	64.2	42.3	75.7	69.3	64.0	73.7	64.0	61.7	69.1
My work is of little value except for the money (not asked in 2006)	39.9	43.9	25.8	47.4	50.7	35.3	22.2	25.3	20.7	24.3	40.6	15.8	21.9	30.3	14.7	19.7	22.0	14.7

## 7.4 Effects of Indigenous students' financial situations

Financial circumstances had a slightly greater influence on Indigenous students' choice of university, choice of study and choice of studying full- or part-time. Indigenous students, like other students, cited financial reasons as the main reason for studying part-time. A high proportion of part-time students – almost all higher degree students and seven out of ten of undergraduate and postgraduate coursework students – would prefer to be studying full-time, had their financial circumstances permitted this.

Table 7.7: Influence of financial circumstances on choice of course, university and mode of study; Indigenous and non-Indigenous students

	Undergraduates						Postgraduate coursework						Postgraduate HDR					
	Indigenous			Non-Indigenous			Indigenous			Non-Indigenous			Indigenous			Non-Indigenous		
	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT	All	FT	PT
N (weighted)	680	526	152	2369	1894	475	110	47	63	1727	653	1069	49	26	23	2317	1656	660
Choice of university	19.2	20.5	14.8	15.9	16.3	14.1	24.5	19.8	27.2	17.4	18.3	16.9	14.2	21.5	6.2	13.9	14.7	12.1
2006	18.7			11.3														
Choice of course of	11.8	10.9	14.0	8.6	7.9	11.5	25.9	23.0	28.4	14.9	14.8	15.0	17.5	9.0	27.0	9.0	9.2	8.7
2006	26.3			19.0														
Choice of full or part-	28.8	21.0	56.1	21.5	13.1	55.1	52.3	35.8	65.2	37.1	19.7	47.7	44.9	14.1	78.8	27.1	14.0	60.1
2006	34.1			22.7														

As we have already seen in Chapter 6, about a quarter of undergraduates change their residence in order to study (see Section 6.5 above). Table 7.8 below shows that slightly higher proportions of Indigenous students move residence than non-Indigenous (35.1 per cent of Indigenous full-time undergraduate students, for example, compared to 28.8 per cent of non-Indigenous undergraduates), although Indigenous postgraduate coursework students were less likely to move than non-Indigenous students in this group. This is likely due to the greater likelihood of Indigenous students having children and other family responsibilities, as discussed earlier.

Table 7.8: Students who moved residence in order to study, and distance moved – Indigenous and non-Indigenous students, full- and part-time (per cent)

	Undergraduates				Postgraduate coursework				Higher degree research			
	Indigenous		Non-Indigenous		Indigenous		Non-Indigenous		Indigenous		Non-Indigenous	
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT
N (weighted)	522	150	1856	467	47	63	645	1062	26	23	1634	657
Per cent who changed	35.1	9.7	28.8	9.1	16.1	5.4	25.6	4.2	39.7	30.9	27.3	8.9
<b>Distance moved to be closer to Uni</b>												
Zero to Under 20km	4.5		3.2	19.1	5.0		6.6	22.4	9.8		13.0	13.2
20 to Under 100km	16.7	13.5	22.9	17.5	12.4	14.3	22.9	19.0	39.6		28.4	32.4
100 to under 500km	48.4	72.6	46.7	45.9	19.8	85.7	30.9	31.5		23.0	23.1	25.8
500km or more.	30.5	14.0	27.3	17.5	62.7		39.6	27.0	50.6	77.0	35.4	28.7

## 8. Supplement: The financial circumstances of low SES students

Low SES students were more likely to use more flexible modes of study, studying off-campus or in mixed modes, and more likely to be part-time. They were older, with an average age of 28.0 years compared to 25.8 years for the remainder of the undergraduate domestic population, were more likely to provide care for family members (26.5 per cent for low SES students, compared to 16.2 per cent of other domestic students), and to be the sole financial support for dependents (18.1 per cent compared to 10.2 per cent). A higher proportion reported financial independence (58.4 per cent compared to 48.3 per cent for other domestic undergraduate students) than did other students. A slightly higher percentage of low SES students reported having a functional disability that affected their study. The proportion of low SES students in paid work was slightly lower than of other students – 72.8 per cent of low SES students were in paid work, compared to 82.1 per cent of other students.

The special issues facing students from low SES backgrounds were captured clearly by this student:

*Why is Uni so expensive? The Australian Government acknowledges that we have a shortage of skilled workers and University-trained degree-equipped professionals, yet they make / allow it to remain prohibitively expensive to attend University for average or below average SES citizens. I am studying medicine and I am the first person in my family to get to go to University. My 6 siblings and I come from a very low SES background with extremely limited pre-uni education opportunities due to family responsibilities from a young age, but we are not dumb. We can do amazing things if assisted to go to Uni etc... but it is very near impossible currently! I have given up almost everything to get where I am, in my 5th and final year of Medicine now. Over this last year of study (2012) I have been NFA 100% of the time - i.e. usually homeless just staying here and there wherever I can crash cos I can't afford a place yet. This is so bloody hard! It is really difficult to survive financially in high aptitude degrees like Medicine, Dental, Law, Veterinary... etc unless you are extremely well supported financially, socially, etc... 'Maslow's hierarchy of needs'. When you come from a lower SES level of financial reserve you are expected to pitch in and help your family / kin / mob when things go wrong which they do more often due to everyone only just having their heads above water financially speaking. This makes keeping up with costs and course work really tough. Also my uni (and I suspect every other uni in Oz) simply expect that all their students in these sorts of degrees come from money - just because most of them actually do (thanks to the prohibitive structure of it all). This is so frustrating. They demand that we cover costs well outside the scope of anyone from a lower SES support system can afford. I know that change can take a long time but it must start some time and I really believe that now is the time to invest in our future - 'we are worth it'. I really think that we need to increase University participation from lower SES students in high level degrees through open entry options, and much better financial / social support in the short term (duration of degree) as it will yield substantial long term benefits for our people and others too not to mention solving the original problem of skills shortage. So please please help us close this gap. Thank you.*

Female, full-time, domestic undergraduate

### 8.1 The sample

About 16.1 per cent of the undergraduate domestic response sample (488 out of 3032) was identified as being from a low socio-economic status (low SES) background, using the SEIFA indicators

to target those from the postcodes housing the most socio-economically disadvantaged 25 per cent of the population (Table 8.1). The postcode indicator is useful here because it is readily comparable to other studies of low SES students in Australia. We are aware, however, of the well-documented limitations of this measure, particularly for postgraduate students, and only report on low SES undergraduates here.

Table 8.1: low SES students and other undergraduate students (by Postcode (Education and Occupation)) (per cent)

	lowest SES	Other SES		lowest SES	Other SES
N	488	2544	N	488	2544
<b>Study mode</b>			<b>Provide care for dependents</b>		
On Campus	68.1	83.8		26.5	16.2
Off Campus	21.5	10.5	<b>Marital status</b>		
Mixed Mode	10.4	5.7	Single	57.6	61.4
<b>Mode of attendance</b>			Partnered	37.5	36.1
Full Time	74.3	81.1	Divorced	4.9	2.5
Part Time	25.7	18.9	<b>Financially support dependents</b>	18.1	10.2
<b>Gender</b>			<b>Received financial support</b>		
Male	24.3	31.4	No	58.4	48.3
Female	75.7	68.6	Yes, Parents/guardians	27.2	38.1
<b>Age</b>			Yes, Partner	15.1	11.9
Under 20	15.1	15.8	Yes, Other	0.7	0.9
20 to 24	41.1	47.7	<b>Per cent in paid work</b>	72.8	82.1
25 to 29	11.1	14.9	<b>Disability</b>	10.8	6.5
30 to 39	16.8	12.3	<b>Mental health issues</b>	19.9	18.6
40 and Above	15.9	9.3			
<i>Average age</i>	<i>28.03</i>	<i>25.78</i>			
<b>Language other than English</b>	20.9	18.3			
<b>ATSI status</b>	2.3	1.1			

## 8.2 Student income and sources of income support – low SES students

Mean annual income for full-time low SES students was \$19,028, marginally higher than the average of \$18,587 of other full-time domestic undergraduate students (Table 8.2). This somewhat counter-intuitive finding is the result of low SES students being more likely to be self-supporting, and correspondingly, less likely to have low, 'pocket money' type incomes that those fully supported by their parents may have. Low SES undergraduate students studying part-time had lower incomes other part-time students: the mean total income for low SES part-time students was \$32,989, which was \$2,131 below that of other part-time students, for example.

As we showed in Chapter 3, the most noticeable difference between full-time low SES and other domestic undergraduates is that low SES students are somewhat more likely to receive government allowances and payments. Youth Allowance, Austudy and ABSTUDY payments for example, make

up 23.4 per cent of low SES undergraduates' total income compared with 18.5 per cent for other domestic undergraduates; government funded payments and assistance schemes in total make up 37.8 per cent (mean \$7,185) of income for low SES undergraduates but 25.5 per cent (mean \$4,742) of income for other domestic undergraduates. Government funded allowances and payments make up 10.5 per cent of low SES part-time student income (compared to 9.2 per cent for other domestic students).

Table 8.2: Average annual income from all sources (dollars) – undergraduate domestic students

		low SES undergraduates		Other Domestic undergraduates	
		Full-time	Part-time	Full-time	Part-time
N (weighted)		314	112	1840	419
Total income (mean)	\$	19028	32989	18587	35120
Total income (median)	\$	15960	32759	17160	31493
Income from all paid employment	\$	9848	28999	11667	30442
	%	51.8	87.9	62.8	86.7
Scholarships, stipends, bursaries	\$	843	91	762	280
	%	4.4	0.3	4.1	0.8
Austudy/ABSTUDY/Youth Allowance	\$	4444	353	3445	323
	%	23.4	1.1	18.5	0.9
Other Centrelink payments	\$	1196	1545	562	1670
	%	6.3	4.7	3.0	4.8
Government family allowance	\$	1086	1422	390	1104
	%	0.0	0.0	0.0	0.0
Rent relief/assistance	\$	458	140	346	148
	%	2.4	0.4	1.9	0.4
Regular allowance (eg from family)	\$	836	149	912	301
	%	0.0	0.0	0.0	0.0
Irregular amounts received	\$	125	63	168	95
	%	0.7	0.2	0.9	0.3
Other income, interest, dividends	\$	146	176	239	694
	%	0.8	0.5	1.3	2.0
Any other cash payments	\$	45	50	96	64
	%	0.2	0.2	0.5	0.2

The most common forms of income support for low SES undergraduates was Youth Allowance (40.3 per cent of low SES students) and Austudy (19.4 per cent) (Table 8.3). About half of full-time low SES students were in receipt of Health Care Card benefits, a considerably higher proportion than the third (32.7 per cent) reported by other domestic students. More than half (54.6 per cent) of full-time low SES students had applied for Youth Allowance benefits, and the majority of those had been

successful in receiving a full or partial payment (69.9 per cent) (Table 8.5). Over a quarter (27.2 per cent) applied for Austudy, with 65.0 per cent successful for either full or partial payments.

Table 8.3: Receipt of government and university income support and benefits – undergraduate domestic students (per cent)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N (weighted)	363	125	2064	480
Youth Allowance	40.3	2.2	31.7	3.2
Austudy	19.4	5.4	11.7	4.1
ABSTUDY	1.1	0.6	0.7	0.9
Other government income support	10.4	21.6	5.4	23.3
Health Care Card	49.1	21.2	32.7	18.3
Government scholarship	15.2	3.8	6.4	3.9
University funded scholarship	7.0	3.7	8.0	3.8
None of these	27.6	59.0	41.0	65.7

Table 8.4: Rates of application for Youth Allowance and Austudy, and outcome of application for those that applied (per cent)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N (weighted)	177	125	2064	480
<b>Applied for Youth Allowance</b>	54.6	10.1	46.4	11.8
Received full rate	41.5		44.8	20.6
Received partial rate	28.4	18.0	24.1	11.8
Application rejected	30.1	82.0	31.1	67.5
<b>Applied for Austudy</b>	27.2	17.7	20.8	18.6
Received full rate	52.8	29.1	41.0	14.3
Received partial rate	12.2	5.4	13.4	13.9
Application rejected	35.0	65.5	45.7	71.8

As suggested earlier, low SES students are less likely than other domestic undergraduate students to have family supporting them: 55.5 per cent reported no family support. For other full-time domestic students only 44.4 per cent received no family support. Table 8.6 below, which sets out the kinds of non-cash support students report receiving, shows that both full-time and part-time low SES students are less likely to receive non-cash support for almost every item listed, than are other domestic students. Full-time low SES students, for example, were less likely to have bills paid (19.1 per cent), or meals provided (45.4 per cent), compared with other full-time domestic students (28.8 per cent and 52.1 per cent respectively).

Full-time students from all SES groups were more likely to use services or student association or union services than part-time students (Table 8.5). Counselling and healthcare services were the most frequently used services.

Table 8.5: Students' use of services (per cent)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N (weighted)	363	125	2064	480
Short-term financial assistance	5.0	1.5	3.1	2.5
Legal advice	2.3	0.1	1.3	0.4
Healthcare	16.5	2.0	16.4	7.4
Childcare	1.9	2.0	0.4	0.9
Counselling	15.6	14.9	11.8	12.8
Other	2.4	0.2	1.1	3.3
None of the above	66.2	80.5	69.7	76.7

Table 8.6: Percentage financially supported by family, partner and others; kinds of support received often or very often

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	363	125	2064	480
No family support	55.5	66.9	44.4	65.3
Support from parents/guardians	33.8	8.1	44.6	10.2
Support from partner	11.8	24.5	9.4	22.9
Other support	0.8	0.5	1.0	0.3
Bills paid for you	19.1	6.6	28.8	9.4
Meals provided	45.4	21.2	52.1	22.9
Free accommodation	34.5	9.3	41.8	16.3
Use of telephone	30.4	12.3	35.5	17.8
Use of a computer/printer	37.7	22.6	43.8	24.3
Clothing	13.4	7.2	16.5	7.0
Use of a motor vehicle	23.6	10.2	27.9	11.7
Childcare	7.3	7.6	3.3	6.5
Loan or gift of textbooks	6.4	3.8	7.0	4.7
Money to pay tuition fees	9.8	1.7	10.0	5.0
Other	3.9	2.2	9.1	4.6

## 8.3 Expenditure

Table 8.7: General and study-related annual expenditure (dollars)

	Low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N (weighted)	331	106	1851	417
Total expenditure (mean)	21202	35386	19172	37605
Total expenditure (median)	17479	34494	16760	32216
<b>General expenses</b>	<b>17337</b>	<b>32007</b>	<b>15874</b>	<b>33902</b>
Per cent of total expenditure	81.8	90.5	82.8	90.2
Mortgage/rent	5767	11915	5271	12662
Food and household supplies	3985	7343	3302	6893
Utilities	1140	1910	737	2233
Medical and health costs	495	1003	436	1115
Transport costs	2436	3414	2173	3221
Personal costs, entertainment, holidays, insurance, clothes	1938	2309	2604	3221
Credit/loan repayments	858	2856	706	2517
Childcare, crèche, daycare	215	652	182	840
Child support payments	25	118	17	219
Other expenses	476	487	447	980
<b>Study expenses</b>	<b>3865</b>	<b>3378</b>	<b>3298</b>	<b>3702</b>
Per cent of total expenditure	18.2	9.5	17.2	9.8
Textbooks	691	510	584	485
Stationary	317	278	260	224
Personal computer/laptop	466	429	479	515
Other computer related costs	446	512	318	550
Credit/loan commitments for study	383	383	175	438
Other university costs	32	19	46	118
Union/guild/sports union fees	27	25	65	48
Transport to and from	1359	685	1210	679
HECS repayments	20	457	69	573
Other study related items	122	79	91	73

As we found for total income, total expenditure for low SES full-time students was higher (by \$2,030) than that of other domestic students, again indicating high rates of self-sufficiency (Table 8.7). Low SES part-time students (who have a lower income than other domestic part-time students) also have a lower level of expenditure. Rent, food and utilities takes up about half of full-time students' total expenses (51.4 per cent), somewhat more than of other students' expenditure (48.6 per cent). General living expenses (that is, rent, food and utilities) comprise just over four-fifths of total income, at \$10,892 for full-time low SES students, compared to \$9,310 for other full-time undergraduates. Transport for study as well as general purposes took up less than a fifth of total expenses for full-time students, similar to other students. Again, the higher costs incurred by low SES students on personal costs and living expenses is likely to be a reflection of the fact that higher proportions of low SES students are financially independent, receive less non-cash support and are more likely to have dependents than other domestic undergraduate students. This is also reflected in the income distributions in Table 8.8.

Table 8.8: Total annual expenditure (grouped)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	331	106	1851	417
Under \$10,000	20.0	6.7	23.9	7.6
\$10,000 to \$19,999	38.0	12.7	39.2	17.3
\$20,000 to \$29,999	18.5	16.3	22.0	21.1
\$30,000 to \$39,999	12.7	24.9	7.6	11.9
\$40,000 to \$49,999	5.8	21.7	3.7	15.6
\$50,000 and over	5.0	17.8	3.7	26.5

Chapter 4 showed that full-time low SES students, when compared to all other groups of students, report the largest average budget deficit, at \$-11 per cent. This is expanded upon in Table 8.9, which shows higher proportions of low SES students, both full- and part-time, reporting a personal annual budget deficit than other domestic undergraduates.

Table 8.9: Proportion of students reporting deficit or surplus (per cent)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N (weighted)	314	112	1840	419
Deficit	56.2	62.8	45.1	47.2
Balanced	0.7		0.0	
Surplus	43.1	37.2	54.9	52.8

## 8.4 Employment and study

The majority of low SES students undertake paid work (as do other students), but the proportion who do so is slightly lower than it is for other domestic students (Table 8.10). Mean hours of work undertaken by those who are in paid employment, however, is similar for both low SES and other students, with around 16-17 hours' work per week undertaken by full-time students, and about 30 hours' work per week by part-time students. A higher proportion of low SES students, especially full-time low SES students, reports that their work relates to their study, which might suggest that work could be an influence in their decision to study.

Table 8.10: Proportion in paid work and patterns of work (per cent)

	Low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	363	480	2064	413
Percentage of students in paid work	71.0	78.0	81.2	86.0
<b>Typical hours of work in a week by those employed</b>				
During study periods	16.8	31.9	16.0	29.6
During non-study periods	25.3	34.2	26.3	33.2
<b>Hours worked during study periods</b>				
1 to 5 hrs per week	18.1	0.8	12.1	5.0
6 to 10 hrs per week	24.6	3.5	22.4	5.9
11 to 15 hrs per week	19.9	9.1	21.1	7.7
16 to 20 hrs per week	12.3	8.5	19.8	10.4
21 to 25 hrs per week	6.0	4.8	11.9	11.0
26 to 30 hrs per week	8.3	9.1	6.3	8.3
Over 30 hrs per week	10.8	64.2	6.4	51.9
Proportion whose work relates to their study	37.4	57.0	26.3	52.0
<b>Proportion receiving support from employer</b>				
Paid study leave	2.2	12.9	3.1	20.7
Unpaid study leave	9.2	14.9	8.9	10.6
Flexibility in working hours	43.9	34.7	56.6	47.6
None of these	49.7	56.8	38.6	38.1

Slightly higher proportions of low SES students also reported that they chose to work to help progress career goals than did other domestic students: 34.6 per cent of full-time low SES students (compared with 29.2 per cent of other domestic students), and 52.2 per cent of part-time students (compared with 48.1 per cent) (Table 8.11). Around half of low SES, full-time students (and a marginally higher rate than for others) reported that work commitments adversely affected their performance at university; the proportion for part-time students was around two-thirds.

Just under a third of full-time students report missing classes because of work commitments.

Table 8.11: Percentage of employed domestic students agreeing or strongly agreeing with the proposition (per cent)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N (weighted)	257	98	1676	413
My work commitments adversely affect my performance at university	53.3	68.9	49.5	65.4
Regularly miss classes because I need to attend paid employment	31.4	44.8	31.3	40.5
Chose work because it will progress my career goals	34.6	52.2	29.2	48.1
My work is of little value except for the money	44.5	30.1	50.9	36.0

## 8.5 Effects of low income

As we have seen in Chapter 6, students generally are not confident about their financial situation. Just over a quarter of full-time low SES students (26.7 per cent) feel they have some control over their finances, while over three quarters (76.6 per cent) worry about their financial circumstances (Table 8.12). Full-time low SES students were more likely than others to report going without food or other necessities because they could not afford them. Students from low SES backgrounds are also more likely to report needing to defer their study because of their financial situation (Table 8.13).

Table 8.12: Attitude to finances (per cent of students who agree or strongly agree with the proposition)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	363	125	2064	480
My financial situation is often a source of worry for me	76.6	65.2	66.7	63.3
Regularly go without food or other necessities because I cannot afford them	22.3	16.2	17.3	14.2
I feel in control of my financial situation	26.7	36.4	33.4	40.4
I have no problem with the cost of travel in attending study commitments	31.2	37.9	39.9	43.0

Table 8.13: Students who have deferred their studies because of financial concerns, and mean length of deferral

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	363	125	2064	480
Per cent who deferred due to finances	12.7	29.5	11.6	23.1
Average length of deferral (years)	1.8	2.5	1.8	2.3

Like all groups of students, undergraduates found the cost of textbooks the most difficult to afford. Higher proportions of low SES students than others had difficulty in affording study related costs, including the cost of readers and related support resources (51.2 per cent for full-time low SES students, compared with 40.7 per cent for other full-time domestic students), and stationery and materials (32.5 per cent compared to 27.7 per cent) (Table 8.14).

Table 8.14: Students reporting difficulty in affording study-related expenditure (percentage finding it difficult or very difficult)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	363	125	2064	480
Textbooks	84.0	75.1	86.3	70.7
Stationery, materials, equipment, field trips	32.5	35.0	27.7	24.4
Readers, journals, photocopying, required clothing	51.2	45.5	40.7	35.0
Personal computer/laptop purchase or hire	72.7	65.1	68.3	61.6
Other university costs, late enrolment fees, library fines	69.0	51.1	62.5	47.5
Transport costs	65.9	54.6	56.1	44.0
Internet connection (at home)	55.7	49.4	52.7	48.4
Other study related items	54.9	49.7	48.3	45.7

Financial circumstances also influenced students' decisions over the choice of university at which to study, course of study and decisions about full-time or part-time study, but the differences between low SES students and other domestic students were small (Table 8.15). Just over a quarter of low SES students (and 18.9 per cent of other domestic students) study part-time but the majority of both groups – over 70 per cent – would prefer to study full-time if finances permitted. The main reasons for studying part-time are to fit in with employment, family commitments, and lack of scholarship or other financial support (Table 8.16).

Table 8.15: Influence of financial circumstances on students' study choices (per cent)

	low SES undergraduates		Other Domestic undergraduates	
	Full-time	Part-time	Full-time	Part-time
N	363	125	2064	480
Choice of university at which to study	19.5	15.0	15.5	14.3
Choice of course of study	10.4	10.5	7.5	11.9
Choice of full or part-time study	15.5	59.7	12.7	54.4
None of the above	65.8	35.0	70.0	40.1

Table 8.16: Reasons for choosing to study part-time (per cent of part-time students)

	low SES undergraduates	Other Domestic undergraduates
Percentage would prefer to study full-time	71.8	72.5
To fit in with employment	63.1	67.9
Family commitments	58.0	53.0
Lack of income support/scholarship	52.1	47.6
Course/timetabling restrictions	40.8	44.0
Distance from university	24.6	19.4
Cost of tuition/course fees	39.9	28.8
A disability or medical condition	16.3	14.3
Only needs a few units to complete degree	12.8	16.6
Another reason	7.7	13.6

## 9. The financial circumstances of International students

Table 9.1: Characteristics of international students (percentage)

	Undergraduate	Postgraduate coursework	Postgraduate research
N (weighted)	1233	1428	1767
Male	41.5	44.9	53.6
Female	56.2	53.0	44.8
First year of study in Australia	28.0	49.0	37.1
<b>Country prior to studying in Australia</b>			
N (weighted)	1042	1123	1346
Australia	3.2	5.2	2.8
Bangladesh	0.6	1.5	6.6
Canada	1.3	2.7	3.7
China (excludes SAR)	33.3	37.0	16.3
Germany	1.3	1.3	3.7
Hong Kong SAR	6.8	2.0	1.2
India	3.2	10.2	6.6
Indonesia	3.2	5.4	11.4
Iran	1.3	3.2	8.1
Korea Republic	4.5	1.3	1.3
Malaysia	16.3	5.0	7.9
Nepal	1.9	1.7	1.1
Pakistan	1.3	3.4	2.3
Philippines	2.2	3.0	2.4
Saudi Arabia	2.6	2.1	2.7
Singapore	7.7	3.3	3.1
Sri Lanka	1.0	1.3	3.4
Thailand	0.3	2.0	5.0
USA	1.5	2.2	4.2
Vietnam	6.4	6.2	6.2

The inclusion of international students in the Universities Australia Student Finances Survey for the first time in 2012 helps to provide a more comprehensive view of the circumstances of the full range of students in Australian universities. A caveat, however: we report on international students and their views and experiences of education in Australia as a single cohort, for our focus is at the national (Australian) level. In reality of course, international students are not an homogenous group. Students' financial experiences of study in Australia are dependent upon on their country of origin (Table 9.1), the source of their funding for study (for example, whether their scholarships or other support are in home country currency or Australian based) and the rates of exchange between their home country and Australia, quite apart from their familial or personal financial wellbeing. That said, some overall conclusions can be drawn:

- International undergraduates have slightly higher incomes than their domestic counterparts. The mean annual income for international undergraduates is some five per cent higher than that of domestic undergraduates. Postgraduate coursework students' and higher degree research students' reported mean annual income, however, is lower than that of domestic students – by 11.4 per cent in the case of postgraduate course students, and 14.6 per cent in the case of research students;

- Students from developing countries with fluctuating currencies or countries that have unfavourable exchange rates with the Australian dollar have been adversely affected by the increased value of the Australian dollar;
- International students feel their financial circumstances are constrained by visa regulations which limit the number of hours they may work (and thus any supplementary income they may earn) during the academic year. Students also express some frustration that (in some states at least) they are not able to enjoy student concessions – particularly public transport concessions.

## 9.1 Sample

International students were over-represented in the response to the survey relative to their proportion in the population (38.3 per cent of the response compared to 26.7 per cent of the population).<sup>3</sup> Distribution of the international student response by broad course level however shows the breakdown to be roughly consistent with that of domestic students (Table 9.1). The response from male and female international students was more evenly distributed, in contrast to the domestic population (refer to Table 2.3, 2.4 and 2.5 in Chapter 2). There are, however, some points of difference between international students and their domestic counterparts:

- International students who responded to the survey had a slightly younger profile than full-time domestic students. This is especially evident at postgraduate coursework level, where there are lower numbers of international students at ages 40 years and over (5.6 per cent, compared to 17.0 per cent for non-Indigenous full-time students and 33.3 per cent for Indigenous full-time students);
- A lower proportion of international students report being in paid work: just under three-fifths of international students, compared to four fifths of domestic students, report being in paid employment;
- International higher degree research students' family caring responsibilities were considerably higher than that of full-time domestic (non-Indigenous) HDR students (44.4 per cent compared to 25.2 per cent for full-time non-Indigenous students);

The largest proportion of international students responding to the survey were from China (16.3 per cent, an under-representation compared to the national population figure of 28.9 per cent), followed by Iran (8.1 per cent compared to 0.7 per cent nationally), Malaysia (7.9 per cent compared to 9.9 per cent nationally), Singapore (3.1 per cent compared to 9.9 per cent).<sup>4</sup> The majority of undergraduates (72.0 per cent) reported that they have studied before in Australia (Table 9.2). For postgraduate coursework students, this figure is about half, and for research students, about 63.9 per cent.

International students provided many comments about their experiences and the impact of finances upon their studies:

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<sup>3</sup> Department of Innovation, Industry, Science, Research and Tertiary Education, Students: Selected Higher Education Statistics, 2011 Full Year, <http://www.innovation.gov.au/HigherEducation/HigherEducationStatistics/StatisticsPublications/Pages/2011StudentFullYear.aspx>

<sup>4</sup> National figures from Department of Innovation, Industry, Science, Research and Tertiary Education 2011 Higher Education Statistics publications <http://www.innovation.gov.au/HigherEducation/HigherEducationStatistics/StatisticsPublications/Pages/2011StudentFullYear.aspx>

*The cost of living in Australia is extremely high. Given that the Australian Dollar is not as highly valued as the Euro or the British Pound (for instance), the cost of everyday items here is rather exorbitant, especially for students from countries with currencies weaker than the Australian Dollar.*

Male, international undergraduate

*[The] exchange rate kills me :(*

Female, international postgraduate coursework student

*I am on a scholarship with a fortnightly stipend that has not changed during the last 3 years, although the cost of living and the value of the Australian Dollar have changed over this time period. I sincerely hope some revisions to the scholarship stipends will be made in the near future, especially for ... students, who often have families to support and find it very difficult to cope with the current stipend rate*

Female, international research higher degree candidate

## 9.2 Student income and sources of income support

International students' annual income from all sources is shown in Table 9.2. International undergraduate students' mean annual income is \$19,713, 5.5 per cent higher than that of full-time domestic undergraduates (see also Chapter 3). Mean annual incomes for international postgraduate coursework students, at \$22,738, were about 11.4 per cent lower than those of full-time domestic coursework students and, at \$31,084, international research higher degree candidates' incomes were lower by about 14.6 per cent than those of full-time domestic research students.

Table 9.2: Average annual income from all sources – international students, and difference between international and domestic student means as a percentage of international mean

	Undergraduates	Postgraduate coursework	Higher degree research
<b>Total income (\$)</b>			
Mean	19713	22738	31084
<i>Per cent difference from full-time domestic students</i>	<i>5.5 %</i>	<i>-11.4 %</i>	<i>-14.6 %</i>
Median	15600	18200	27560
Trimmed mean 5%	17641	20998	29648
Paid employment (after tax)	9170	11207	8913
<i>Difference from full-time domestic students</i>	<i>-23.8%</i>	<i>-53.6%</i>	<i>-27.9%</i>
Scholarships, stipends, bursaries	2447	4929	20087
Regular allowance (eg from family)	6043	5083	1208
Irregular amounts received	904	435	260
Other income, interest, dividends	268	230	157
Any other cash payments	329	305	242
Rent relief/assistance	553	549	217
<b>Total income (all sources) – grouped dollars (per cent)</b>			
Under 10000	26.6	19.2	4.8
10K to 19999	37.0	34.5	9.0
20K to 29999	19.0	21.6	46.7
30K to 39999	8.4	12.4	20.3
40K to 49999	3.7	5.5	10.3
50K to 59999	1.0	2.7	4.5
60K and over	4.2	4.2	4.4

International undergraduate students' earnings from paid work was \$9,170, \$2,186 less, or 23.8 per cent lower, than full-time domestic undergraduates (Table 9.2). The corresponding amounts for postgraduates was \$11,207 or 53.6 per cent lower for coursework students, and \$2,490 or 21.9 per cent lower for research students than for respective domestic cohorts. These proportions reflect the fact that lower proportions of international students are in paid work (see also Chapter 5), compared with domestic students; around half of international undergraduates are in paid employment for example, compared to four-fifths of full-time domestic undergraduates (Table 9.8 below). Nonetheless, work is an important source of income, comprising about 46.5 per cent of total income for undergraduates, and 49.2 per cent and 28.7 per cent of total income for postgraduate coursework and higher degree students respectively.

The majority of international undergraduates (82.7 per cent) live on less than \$30,000 a year, and almost two-thirds (63.7 per cent) live on less than \$20,000 a year (Table 9.2). Just over half (53.7 per cent) of postgraduate coursework students live on less than \$20,000 a year. Two out of every three higher degree research students, many of whom have scholarships, live on a yearly income of between \$20,000 and \$40,000. Over a quarter of international undergraduates (26.6 per cent) and a fifth of postgraduate coursework students (19.2 per cent) report living on less than \$10,000 a year.

Like domestic students, international students received support during their study from family and friends (Table 9.3). Seven out of every ten undergraduates (72.0 per cent), and over half of

postgraduate coursework students (54.6 per cent) were supported by parents or guardians. Almost two-thirds of higher degree research students (65.9 per cent) were financially independent, a not unexpected finding, given this group is both older and at a more advanced level of education. A quarter of postgraduate coursework students reported no family support.

Table 9.3: Financial dependence; international students (per cent)

	Undergraduates	Postgraduate coursework	Higher degree research
N (weighted)	1258	1456	1745
No family support	14.8	25.0	65.9
Support from parents, guardians	72.0	54.6	11.7
Support from partner	9.3	13.4	14.4
Other support	3.9	5.4	8.7

International students also receive occasional non-cash support (Table 9.4). Again, undergraduates were the most likely to report receiving occasional help from family and friends, and higher degree research students least likely, possibly because of their higher overall incomes. Two out of every five undergraduates received monetary assistance to help pay tuition fees; the figure for postgraduate coursework students was a third.

Table 9.4: Types of non-cash support; international students (per cent)

	Undergraduates	Postgraduate CW	Higher degree research
Payment of bills	30.1	24.7	15.3
Meals	35.1	30.8	20.2
Free accommodation	18.5	13.9	6.5
Use of telephone	29.5	21.1	23.3
Use of a computer/printer	36.5	33.4	56.3
Clothing	26.2	19.8	9.5
Use of a motor vehicle	18.2	13.5	10.9
Childcare	4.9	5.6	5.8
Loan or gift of textbooks	17.8	13.8	13.7
Money to pay tuition fees	41.5	34.1	42.4
Other	20.0	17.9	13.8

### 9.3 Student expenditure and levels of debt

Table 9.5, below, sets out international students' general and study related expenditure. Undergraduates, not unexpectedly given their younger age and higher likelihood of being single, had the lowest levels of expenditure, and higher degree research students, who were more likely to have dependents, the highest levels of expenditure. General living expenses (rent, food, utilities, personal costs) take up about four-fifths of undergraduate and postgraduate course work students' total expenditure, but this rises to close to nine-tenths (87.5 per cent) for research higher degree students. Rent alone takes up more than a third of total expenditure, (36.8 per cent, 35.7 per cent and 38.1 per cent of undergraduate, postgraduate coursework and research higher degree students respectively). Rent and household expenses, excluding personal items, take up about 60 per cent of total expenditure.

Table 9.5: General and study-related expenditure – international students

	Undergraduates	Postgraduate CW	Higher degree research
<b>Total expenditure (\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>
Mean	21332	24001	28584
Median	18501	20656	25675
Trimmed mean 5%	20319	22665	27518
<b>General living expenses TOTAL</b>	<b>17178</b>	<b>19900</b>	<b>25020</b>
Mortgage/rent	7860	8567	10881
Food and household supplies	4214	5080	6178
Utilities	655	790	1126
Medical and health costs	240	394	608
Transport costs	1437	1590	1732
Personal costs, entertainment, holidays, etc.	2010	1870	2211
Credit/loan repayments	342	441	517
Childcare, crèche, daycare	40	477	756
Child support payments	37	128	266
Other expenses	343	563	745
<b>Study related expenses TOTAL</b>	<b>4153</b>	<b>4101</b>	<b>3568</b>
Textbooks	574	531	190
Stationary	373	411	377
Personal computer/laptop purchase or hire	313	384	430
Other computer related costs	361	344	408
Credit/loan commitments to pay for study	1050	881	670
Other university costs (late enrol fees, library fines)	375	413	88
Union/guild/sports union fees	60	68	103
Transport to and from university or study-related	867	896	1079
Other study related items	180	173	223

*As a student it is hard to afford the university fees alone. Therefore, parents' help is definitely needed. [I]t would be great if there are more opportunities for international students to get scholarships. Because, students coming from some of the countries get none of the financial assistance (loans...etc.) even to pay after completing the studies.*  
Female, international postgraduate coursework student

*Fees keep going up. Student accommodation is getting ridiculously expensive. University insensitive to students financial needs. Sometimes I feel like I am only a number at the university.*

Male, international postgraduate coursework

*Fees as an international student is very expensive for us. We come from smaller poorer countries because we don't have that level of education there however, we can afford something. (there are people who can't) But if it were a bit cheaper it will be so much easier. Tuition fee per year is 20-30 thousand dollars a year and its about how much we can even earn the whole year and then there is tax and spendings and all..*  
Female, international postgraduate coursework

Transport costs (both general transport and transport to and from classes) take up about 10 per cent of international students' total expenditure. Most international students study in states that do not provide travel concessions to international students, and the costs of travel is a particular bone of contention among many international students. Comments such as these below about transport costs, and pleas to make travel concessions available to international students, made up about five per cent of all comments provided by international students.

*The most surprising (in a bad way) thing for me was to find out that overseas students are not entitled to any kind of student concessions. Especially this is seen in transport costs. Transport is already outrageously expensive in Sydney in comparison to any other given country and paying double of what a local student pays seems unfair and almost unaffordable. You'll think twice whether you want to go somewhere only because you start imagining how much the trip alone will cost you.*

Female, international higher degree research

*I think studying and living in Australia is very expensive especially if you are not working. There ...[are] no benefits at all of being international student in Australia. We paid double than domestic students and we can't use student tickets for transportation. I found it very unfair for international students. It would be very great if we don't have to always pay double for basic necessities.*

Female, international undergraduate

Study related expenses for international students and full-time domestic students are given in Table 9.6, below. For undergraduates, mean total expenditure on study related costs were \$4,153 for international students, compared to \$3,386 for full-time domestic students. At postgraduate levels, international students' total study related expenditure was only marginally higher than their domestic counterparts (See Chapter 4 for full comparison).

The largest proportion of international undergraduate students' expenses were on credit and loan repayments (25.3 per cent of total study related expenditure), followed by transport costs at 20.9 per cent (but note that domestic undergraduates' reported expenditure on transport costs are 36.3 per cent of total study expenditure). Credit and loan repayments are also a significant proportion of costs for postgraduate coursework students: 21.5 per cent for international students and 11.3 per cent for domestic students. Transport costs amount to about a fifth of expenditure for both international and

domestic postgraduate coursework students. Transport costs also take up a significant part of expenses for both domestic and international higher degree research students.

Course fees for the bulk of international undergraduate and postgraduate coursework students were paid for by themselves or by family (Table 9.6). Just under ten per cent of postgraduate coursework students either had Australian Government or home country scholarships or fee exemptions. Only a small proportion (12.2 per cent) of higher degree research students was fee-paying; the bulk were supported either by Australian Government scholarships (42.7 per cent) or home country scholarships (39.8 per cent).

Table 9.6: Payment of course fees (per cent)

	Undergraduate	Postgraduate coursework	Higher degree research
N (weighted)	1227	1398	1754
Paid by self, family, friends relatives	88.5	81.1	12.2
Aust Govt fee exemption, scholarship or sponsorship	2.9	8.6	42.7
Home country fee exemption, scholarship, sponsorship	8.4	9.8	39.8
Australian employer or industry sponsorship	0.19	0.6	5.2

International undergraduate students reported high levels of debt – \$65,135 – substantially higher than any other group of students (Table 9.7). About two-fifths (40.0 per cent) of undergraduate debt derives from interest-free loans from family and friends, and just under two-fifths (37.3 per cent) from home government loan schemes. For research students, almost three-fifths (57.8 per cent) derives from home government loan schemes.

Table 9.7: Levels of debt (dollars)

	Undergraduate	Postgraduate coursework	Higher degree research
N (weighted)	528	624	748
Short-term interest bearing	4025	3385	1963
Long-term interest bearing	3061	5423	8444
Interest-free debt	26024	15954	8530
Loans from other sources (University, home gov't, employer)	7621	3188	3800
(Australian government)	24113	17976	32359
	291	622	922
<b>TOTAL DEBT</b>	<b>65135</b>	<b>46549</b>	<b>56019</b>
<i>Total Debt -- Full-time domestic students</i>	<i>37217</i>	<i>46282</i>	<i>47773</i>
<i>% Difference between International and domestic</i>	<i>42.9%</i>	<i>0.6%</i>	<i>14.7%</i>

## 9.4 Employment and study

The proportion of international students in paid work is lower than that of full-time domestic students (Table 9.8); just over half of international undergraduates, and around three-fifths of postgraduate coursework and higher degree students work, compared to about four-fifths of each cohort of full-time domestic students.

International students are restricted by the conditions of their visa to a maximum of 40 hours of work a fortnight while their course is in session (but may work unlimited hours during scheduled course breaks).<sup>5</sup> As we have shown earlier (Section 5.3, Chapter 5), the bulk of international students who are in employment are working the maximum number of hours possible. For those who do work, the typical (mean) hours of work both during study periods and outside of study periods are similar to that of domestic full-time students. Comments suggest, however, that many international students would like restrictions to be lifted so that they are better able to support themselves, and for universities to do more to assist with work opportunities related to their study. A few also report encountering difficulties with finding work.

*For people that come out here to not live off mom and dad's money and to allow them only to work part time is insane. Many people cannot work at a well enough paying job part time, go to school, and make a living. I am not talking a living of luxury, but a bare minimum life. Many companies don't really want to hire a part time international student, and the places that do... don't really pay an affordable wage for a person only living part time and paying international student fees, books, transportation (school and work), and attempt to have some sort of a social life and see this beautiful country. ...*

Male international postgraduate coursework

Table 9.8: Percentage of international students in paid employment compared to domestic full-time students, and typical hours worked

	Undergraduate		Postgraduate coursework		Higher degree research	
	Dom FT	Int'l	Dom FT	Int'l	Dom FT	Int'l
N	2451	1258	693	1456	1680	1795
Percentage of students in paid work	79.7	55.7	78.6	60.7	78.0	58.2
Typical hours of work in a week						
During study periods	16.0	14.9	20.1	17.4	10.5	11.2
During non-study periods	26.2	25.3	28.2	26.2	14.2	15.4
Proportion whose work relates to their study						
	27.7	27.7	44.2	26.9	75.5	67.1

<sup>5</sup> Department of Immigration and Citizenship, Working while studying, [http://www.immi.gov.au/students/\\_pdf/permission-to-work-students.pdf](http://www.immi.gov.au/students/_pdf/permission-to-work-students.pdf), accessed 11 April 2013

## 9.5 Effects of students' financial situation

The high cost of living in Australia was seen by many international students to have a significant negative effect on their financial wellbeing. This was largely irrespective of country of origin.

*As an international student, I have studied in 5 different countries (USA, Canada, UK, Brazil, France), and I have never seen tuition increases on such a regular basis, like I have here in Australia. [My university] seems to increase the price on everything so frequently, I don't understand how there isn't a government body in charge of regulating these things...*

Male, international postgraduate coursework

*One thing about Melbourne is that the cost/standard of living is very high. I experience this first hand because [my university] is in the city. As a student here I think that the prices are ridiculous, even after working. The internet is appallingly expensive, and the same goes to the service given by the telco companies. For about \$40 AUD per month you could already get an unlimited plan in Canada! Here it costs you .. around 2.5 times to get the same premium ... I feel as though the \$10 meal that I pay for... does not taste/feel like a \$10 meal. Had I spent it in Hong Kong or in the US I would've gotten a much better deal (as a student). Ultimately I would compare this with my tuition fee. We pay close to 33,000 AUD per year...but I don't personally experience my 33,000 in action. If the tuition was 15,000 or even 20,000 okay... I might find it reasonable. But not this much.*

Male, international undergraduate

In order to obtain a student visa in Australia, international students need to demonstrate that they have sufficient funds to cover the first one or two years of study for themselves as well as dependent partners and children who might accompany them, course fees, and return air fares.<sup>6</sup> (There are, however, some exemptions from this requirement.) This proof, which amounts to about \$8,610 for an applicant, and additional \$13,025 for dependent partners and two children under school age, imposed financial hardship for around 40 per cent of students (Table 9.9).

Table 9.9: Student visa financial requirements

	Undergraduate	Postgraduate Coursework	Research higher degree
N	1198	1378	1747
Per cent who were required to provide proof of money in bank account	56.3	66.0	40.6
Per cent indicating this caused financial hardship	39.8	38.2	40.0

Financial considerations have a significant impact on students' study decisions: just under half reported that it influenced their choice of country, and around two-fifths reported that it included their choice of university. Higher degree research students were less likely than other international student cohorts to have been influenced by financial circumstances in relation to choice of institution or course of study; it is likely that this is related to the fact that a higher proportion of research higher degree students are supported by scholarships.

<sup>6</sup> Department of Immigration and Citizenship, Student Visa Living Costs and Evidence of Funds, <http://www.immi.gov.au/students/student-visa-living-costs.htm>

Table 9.10: Influence of financial circumstances on choice of country, institution and course of study (per cent)

	Undergraduate	Postgraduate Coursework	Research higher degree
N	1258	1456	1795
Choice of country at which to study	46.0	42.8	49.3
Choice of university	45.5	44.9	35.8
Choice of course of study	21.9	21.7	17.6

Students point to quite different experiences and effects from the rising Australian dollar, depending on their country of origin (which, for this survey range from Western nations such as Germany and Sweden to developing countries such as Papua New Guinea or Bangladesh) and source of funding, as these comments below show.

*It has affected a great deal because my parents have to send me educational loan for my study and they have to pay more money if the exchange rate is higher*  
Male, international undergraduate

*I am an Iranian and because of ... [the imposition] of sanctions from western [countries], I cannot pay my student fee because ... the price of the dollar has increased in my country by 50%!!!!*  
Female, postgraduate coursework

*I have to use my savings for kids' needs as they are very expensive, such as child care, clothes, etc. and it's been stretching my savings as I have to convert it from my home currency. It is really hard. As I am sponsored by my home government, it surely affects the priority of Australia as the study destination for future students from Indonesia.*  
Female, higher degree research

Bearing the diversity of the international student cohort in mind is helpful when comparing the attitudes of international students and domestic full-time students to their financial circumstances. Table 9.11 shows international students, over all, being markedly less worried about their financial situation than domestic students. Of course, there are pockets of extreme hardship in the international student cohort, and further study is needed to locate and describe this disadvantage in a more nuanced fashion.

Table 9.11: Attitude to finances (percentage who agree or strongly agree with proposition)

	Undergraduate		Postgraduate Coursework		Higher degree research	
	Dom Full-time	International	Dom Full-time	International	Dom Full-time	International
N	2451	1258	693	1456	1680	1795
My financial situation is often a source of worry for me	68.3	50.4	74.1	49.8	67.6	59.2
I regularly go without food or other necessities because I cannot afford them	18.2	13.1	18.3	12.4	12.8	9.3
I feel in control of my financial situation	32.3	44.1	33.2	46.6	44.4	46.9
I have no problem with the cost of travel in attending study commitments	38.6	44.3	38.7	49.0	48.1	44.0

About a third of international students reported that they found that the cost of living to be much higher than they expected; only about one-sixth found costs better than expected (Table 9.12). About three out of five in each of the three groups, undergraduate, postgraduate coursework and higher degree students, reported that finding paid work was much more difficult than they had anticipated. Around a third found the impact of paid work on studies to be worse than anticipated. Only a small percentage (7.3 per cent, 7.2 per cent and 6.3 per cent of the three groups respectively) considered deferring their studies because of financial reasons.

Table 9.12: International students' financial experience of Australia

	Better than expected			Worse than expected		
	Undergraduate	Postgraduate coursework	Higher degree research	Undergraduate	Postgraduate coursework	Higher degree research
Quality of accommodation I could afford	16.5	16.7	10.3	33.8	36.1	46.7
The impact of paid work on my studies	16.7	14.2	12.4	32.4	36.6	29.7
My ability to afford food and basic necessities	15.7	16.8	12.6	34.0	33.9	35.9
The opportunities for getting paid work	15.1	9.7	12.1	58.4	67.8	59.0

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## Appendix: Detailed sample characteristics

Table A1: Respondent characteristics by broad course level

	Undergraduate					Postgraduate coursework					Postgraduate research				
	Non-Indigenous		Indigenous		Inter national	Non-Indigenous		Indigenous		Inter national	Non-Indigenous		Indigenous		Inter national
	Full-time	Part-time	Full-time	Part-time	All	Full-time	Part-time	Full-time	Part-time	All	Full-time	Part-time	Full-time	Part-time	All
N (weighted)	1894	475	526	152	1258	653	1069	47	63	1456	1656	660	26	23	1795
Sex															
Female	69.3	72.1	76.5	79.7	57.8	69.3	67.6	71.2	75.8	54.2	63.2	62.6	65.3	67.1	46.3
Male	30.7	27.9	23.5	20.3	42.2	30.7	32.4	28.8	24.2	45.8	36.8	37.4	34.7	32.9	53.7
Age															
19 and	18.7	3.6	18.4	1.5	6.0	1.0	0.1	1.8		0.3	0.2	0.3			
20 to 24	53.3	20.3	41.2	23.2	69.3	36.5	4.4	17.2	3.5	29.7	16.1	0.8	13.6		5.3
25 to 29	13.5	17.6	13.9	14.8	16.3	25.1	21.3	14.6	15.5	40.9	34.0	15.5	28.1		35.5
30 to 39	8.3	32.2	13.0	24.3	6.6	20.4	34.7	33.1	28.1	23.5	27.2	25.7	28.5	41.0	45.4
40 and	6.2	26.3	13.5	36.1	1.8	17.0	39.5	33.3	52.9	5.6	22.6	57.8	29.9	59.0	13.7
<i>Average</i>	<b>24.3</b>	<b>33.5</b>	<b>26.8</b>	<b>35.8</b>	<b>23.6</b>	<b>30.1</b>	<b>37.9</b>	<b>35.9</b>	<b>40.7</b>	<b>28.1</b>	<b>33.1</b>	<b>43.2</b>	<b>37.0</b>	<b>43.8</b>	<b>32.4</b>
Language at home															
English	81.4	80.4	88.1	82.3	14.1	69.9	78.0	78.8	94.6	86.9	73.6	77.2	82.0	78.5	15.1
Other	18.6	19.6	11.9	17.7	85.9	30.1	22.0	21.2	5.4	13.1	26.4	22.8	18.0	21.5	84.9
Disability															
Yes	5.4	14.3	10.3	18.5	3.7	6.4	5.4	11.5	15.4	1.9	5.8	9.2	20.4	18.5	1.4
No	94.6	85.7	89.7	81.5	96.3	93.6	94.6	88.5	84.6	98.1	94.2	90.8	79.6	81.5	98.6
Recent mental health issues affecting study															
Yes	17.6	24.0	24.2	33.3	8.0	17.2	12.2	26.8	29.8	3.6	15.8	16.5	18.2	30.8	4.2
No	82.4	76.0	75.8	66.7	92.0	82.8	87.8	73.2	70.2	96.4	84.2	83.5	81.8	69.2	95.8

Table A2: Respondent personal circumstances

	Undergraduate					Postgraduate coursework					Postgraduate research				
	Non-Indigenous		Indigenous		Inter national	Domestic (excl Indigenous students)		Indigenous		Inter national	Domestic (excl Indigenous students)		Indigenous		Inter national
	Full-time	Part-time	Full-time	Part-time	All	Full-time	Part-time	Full-time	Part-time	All	Full-time	Part-time	Full-time	Part-time	All
N (weighted)	1894	475	526	152	1258	653	1069	47	63	1456	1656	660	26	23	1795
Per cent in paid work	79.7	84.9	75.9	73.8	55.7	78.7	91.1	75.2	93.2	60.7	78.2	90.4	73.5	95.2	58.2
Marital status															
Single	67.2	35.2	64.4	41.4	79.6	50.4	26.1	45.9	23.0	63.9	36.8	19.5	42.7	22.5	37.7
Partnered	30.5	59.1	33.5	52.5	19.7	45.0	68.6	48.7	71.7	35.4	59.6	74.8	57.3	64.4	60.6
Divorced	2.2	5.7	2.0	6.1	0.6	4.6	5.3	5.4	5.3	0.7	3.7	5.7		13.1	1.7
Provide care for family dependents															
Yes	11.8	40.0	28.0	51.6	13.1	22.1	42.2	35.4	49.2	23.7	25.2	47.2	22.3	73.3	41.4
No	88.2	60.0	72.0	48.4	86.9	77.9	57.8	64.6	50.8	76.3	74.8	52.8	77.7	26.7	58.6
Provide sole financial support for dependent															
Yes	7.8	24.3	21.0	30.5	10.1	15.4	31.9	31.1	35.4	16.5	18.1	37.3	12.4	65.3	35.5
No	92.2	75.7	79.0	69.5	89.9	84.6	68.1	68.9	64.6	83.5	81.9	62.7	87.6	34.7	64.5
Receive financial support (excluding loans)															
No	45.8	65.5	65.3	70.0	14.8	52.7	75.6	83.0	83.7	25.0	59.0	70.5	66.8	95.2	65.9
Yes, from parents/guardians	43.2	9.5	23.9	7.5	72.0	32.5	5.0	9.0	0.0	54.6	14.0	6.5	19.9	0.0	11.7
Yes, from partner	9.7	23.6	9.5	20.7	9.3	15.6	18.9	8.0	15.2	13.4	27.1	23.4	18.4	4.8	14.4
Yes, other support	1.0	0.3	1.3	1.5	3.9	1.0	0.1	0.0	1.1	5.4	1.1	0.6	6.3	0.0	8.7

Accommodation																
Own home	7.0	43.2	8.8	38.1	1.7	18.3	53.8	22.6	48.1	2.5	28.4	62.3	20.5	52.1	2.9	
Parents home	39.9	14.5	21.2	10.3	7.9	24.4	6.7	9.8	1.8	6.3	11.9	5.1	6.8		1.0	
University accommodation	8.1	0.1	10.0	1.1	15.0	4.1	0.1			9.4	1.9	0.3	4.0		8.4	
Renting	34.0	34.9	45.2	38.5	68.4	43.7	33.4	47.9	46.0	76.3	51.3	28.7	64.7	46.3	83.6	
Boarding/homestay	9.0	5.3	11.9	9.7	4.9	6.9	4.8	13.1	1.1	3.7	4.0	1.8			2.0	
Irregular	1.9	2.0	2.9	2.3	2.1	2.7	1.4	6.6	3.0	1.7	2.5	1.8	4.0	1.6	2.2	

Table A3: Distribution of responses by course level and broad field of education

	Undergraduate					Postgraduate coursework					Postgraduate research				
	Non-Indigenous		Indigenous		Inter national	Non-Indigenous		Indigenous		Inter national	Non-Indigenous		Indigenous		Inter national
	Full-time	Part-time	Full-time	Part-time	All	Full-time	Part-time	Full-time	Part-time	All	Full-time	Part-time	Full-time	Part-time	All
<b>Course Level</b>															
Enabling	0.1	1.1	1.7	3.5	0.3										
Diploma	2.4	3.9	1.4	4.8	2.4										
Bachelor	94.8	91.4	94.4	91.3	94.8										
Bachelor Honours	2.7	3.6	2.5	0.5	2.5										
Grad, PGrad Cert, Diploma						24.6	27.5	32.2	34.9	6.7					
Masters coursework						75.4	72.5	67.8	65.1	93.3					
Masters research											7.6	19.1	11.7	25.4	5.8
Prof Doctorate											3.4	9.9	10.4	3.0	4.3
PhD											89.0	71.1	77.9	71.7	89.9
<b>Broad Field of Education</b>															
Nat & Phys Sci	7.9	6.2	4.2	3.4	3.7	2.2	2.2		1.6	3.4	21.2	9.1	14.8		15.9
Info Technology	2.6	4.0	3.1	4.3	7.9	3.1	3.9	1.6	1.1	10.6	2.7	3.8	4.0		6.7
Engineering	6.1	5.3	2.0	4.3	11.1	2.3	3.4			7.6	8.9	4.3			17.5
Arch & Bldg	1.4	1.1	1.2	1.0	2.2	4.0	1.7	2.5		2.2	1.1	1.7			1.8
Agriculture	0.7	0.1	0.8		0.6	1.4	0.8			1.0	1.6	0.8			4.6
Envir studies	2.2	2.8	1.4	2.1	2.1	2.2	2.3	3.2	4.7	3.1	5.1	3.7		8.1	6.2
Health	26.6	20.3	34.1	15.3	18.4	26.2	17.8	37.8	18.7	7.3	21.7	21.8	32.2	19.0	15.3
Education	12.3	11.8	17.4	15.0	2.6	19.7	18.9	30.7	27.6	6.8	5.2	15.0	10.9	26.2	5.9

Mgt and Comm	10.4	16.5	8.5	13.0	26.8	10.2	24.3	11.8	20.4	35.6	3.5	7.3		3.1	7.8
Soc & Culture	14.2	18.6	14.0	28.0	5.8	16.1	13.5	3.6	21.0	7.9	19.4	22.4	34.1	43.6	10.8
Law	6.4	6.9	8.2	7.4	2.3	7.0	5.8	5.5		2.1	2.4	2.1			2.4
Creative Arts	7.4	3.4	4.4	3.5	2.7	4.0	3.0	3.2	4.8	2.0	6.5	5.5	4.0		1.0
Hosp & services	0.1			0.7	1.5		0.0			0.7	0.0	0.4			0.6
Economics	1.8	2.9	0.7	2.0	12.3	1.5	2.3			9.7	0.7	1.9			3.5
Study mode															
On campus	89.3	49.7	75.6	36.6	92.3	74.0	38.7	34.4	26.9	91.4	83.0	53.5	73.1	34.1	93.5
Off campus	5.3	39.5	14.3	56.4	3.1	18.5	50.5	46.7	57.6	5.5	8.7	32.0	10.5	48.8	3.3
Mixed mode	5.3	10.8	10.1	7.0	4.5	7.5	10.7	18.9	15.5	3.1	8.4	14.5	16.4	17.2	3.2
Years enrolled (EFT)															
1st year	20.4	28.6	34.6	41.4	18.9	56.9	53.6	56.6	58.0	57.4	31.1	24.3	36.2	29.1	35.7
2nd year	44.8	36.8	33.4	26.8	32.8	30.0	30.6	24.0	32.2	34.8	26.2	24.5	22.3	31.5	28.6
3rd year	23.4	27.6	19.6	27.6	41.0	5.0	13.0	5.1	7.6	4.5	30.8	23.5	19.2	33.2	25.9
4th year and over	11.4	6.9	12.4	4.2	7.2	8.2	2.8	14.3	2.2	3.3	11.8	27.7	22.3	6.2	9.8