Regional Young People and Youth Allowance: Access to Tertiary Education

A project jointly funded by Monash University, The Centre for Rural Social Research, The Foundation for Young Australians and The University of Western Australia.

By Naomi Godden

with
The Centre for Rural Social Research
and
Monash University Department of Social Work
ACKNOWLEDGEMENTS

This research project was initially developed at the 2002 ABC Heywire Youth Issues Forum. Five years later, after many twists and turns, our idea is realised! This project exemplifies that young people have the power, knowledge and passion to communicate issues that are important to us. To all regional young people advocating for our educational rights, this project is our collective achievement.

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Youth Allowance and Regional Young People: Access to Tertiary Education

Forest

Claire Leyden-Duval is the 2007 North Queensland winner of the ABC Radio’s Heywire competition. Heywire is about regional and rural youth ‘telling it like it is’. This is her story.

The Education Barrier

Most people my age would be spending their afternoons doing something exciting, or something they actually wanted to be doing; but my afternoon was spent queuing in a long line, waiting amongst others to be assisted. I am at Centrelink, and this isn’t my first visit. Please don’t get me wrong, I am not bagging out the Centrelink staff, they are really helpful. It’s the rules and regulations that they must follow that stink. Before I go on, I believe it is necessary to give you a brief history of my life so you can understand how I got to this point.

I grew up in a small, remote mining community in South Australia, encasing a population of around 400 people. School life was great when I was young. To me, the town felt big and full of endless opportunities. It wasn’t until high school that I received my lessons over the phone and couldn’t even study basic subjects like science (one of great interest to me). There were teacher shortages, composite classes ranging from Year 6 - Year 9 and I knew that it was only a matter of time before I had to move away. My parents wanted me to get an education, an education where there really were endless opportunities.

So at the end of Year 7 and at the ripe old age of 12, I packed up my belongings, farewelled family and friends and anxiously made my way across two states to join a boarding fraternity in Townsville, North Queensland. It was hard at first adjusting to my new lifestyle. I was a long way away from my parents, younger sister and friends, not to mention life as I knew it.

Although I could tell you quite a few stories about Boarding School life, this is not about boarding. This is about life after completing Year 12.

After graduating, I applied for university and was fortunately accepted into a Law degree. However, I chose to defer for 12 months to get a taste of the real world and help ease the financial requirements on my parents. The priority for me was now saving money to slog my way through a 5 year university degree. So for the past 8 months I have been working two jobs and sometimes three. I am doing this to earn money to live, pay rent, eat and have some sort of social life – but mainly to put money aside for next year when I begin my law degree. Of course, my parents will help me as best they can and are always there for support. But they are hoping to retire in a couple of years and have to make financial arrangements for their future, as well as taking care of my younger sister who is still at boarding school and will be for another two years.

When I am assisted at Centrelink, I am told that I earn too much money to qualify for any benefits. They tell me I am not independent, even though I live in a different state to my family, I live in a flat alone, I work two jobs, pay taxes and deal with problems and life’s issues everyday, just like everyone else. Instead they ask me if I need to see a counsellor because they think I am estranged from my family.

Can’t they understand that I had to leave home at 12, in order to do something with my life? I have worked so hard at school and work hard in my two jobs, and am trying to save money for next year when I am at university. I certainly won’t be able to work the long hours I do at the moment next year when I am studying.
I definitely don’t expect my parents to put their retirement on hold to finance my future. They have worked hard all their life and deserve to enjoy themselves. They have given me a phenomenal start in life and now I want to be as independent as I can be.

I think it seems very unfair. Rural families really do get a rough deal. Parents who send their children to boarding school pay a huge price to educate their kids. They are forced to pay expensive boarding school fees that seem to only increase every year. They do this because many country schools unfortunately cannot offer the same opportunities as metropolitan schools. Families are separated from each other for long periods and this is physically and emotionally hard on everyone. Kids are also forced to grow up faster then they should have to. Even if kids do stay at home or return home after boarding school, there are very few work opportunities on offer in rural communities – and definitely no universities to continue their education in order to develop key skills required in today’s work force.

Sure, I realise that Centrelink cannot look at every case on an individual basis, but fair go. Can’t government organisations give more thought to the unique conditions surrounding country life and rural families and the ‘exceptional circumstances’ they have to contend with? I am only one person, but I know there are many other kids out there in this situation just like me, trying to stay on their feet and make it in this world where education is held in the highest regard. I hope I have given some insight into an issue that is of great importance to me and encourage others to speak out as well, and maybe with everyone’s help, the government may give rural communities and their families the helping hand that they definitely deserve.

**Claire Leyden-Duval**

North Queensland winner, 2007 ABC Heywire

*For more information, see [www.abc.net.au/heywire](http://www.abc.net.au/heywire)*
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<td>Australian Bureau of Statistics</td>
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<td>ACOSS</td>
<td>Australian Council of Social Services</td>
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<td>AIC</td>
<td>Assistance for Isolated Children</td>
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<td>AREA</td>
<td>Australian Rural Education Alliance</td>
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<td>Australian Scholarships Group</td>
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<td>Charles Sturt University</td>
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<td>DEST</td>
<td>Department of Education, Science and Training</td>
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<td>EC</td>
<td>Exceptional Circumstances</td>
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<td>Department for Family and Community Services</td>
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<td>LAWP</td>
<td>Liquid Asset Waiting Period</td>
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<td>National Union of Students</td>
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1. EXECUTIVE SUMMARY

1.1 About the study

The term ‘regional’ represents all Australians living in regional, rural and remote areas with a population of 100,000 or less.

Regional Australians comprise 36% of the nation's population (ABS 2004), however only 17% of university students are regional (Department of Science and Training (DEST) 2005). Many factors explain low regional participation, including the significant financial costs for regional young people to study away from home, which most families cannot afford. The financial barrier to tertiary education is a recognised human rights issue (Human Rights and Equal Opportunity Commission (HREOC) 2000). Literature confirms that many regional young people cannot access Youth Allowance income support due to stringent eligibility criteria, suggesting causation to low regional tertiary participation. This study was supported by Monash University, Charles Sturt University, The Foundation for Young Australians, and The University of Western Australia to enable the author, a regional young person, to speak with regional young people, parents and community members about their experiences with Youth Allowance and access to tertiary education. The research was conducted to inform current understanding of the impact of Youth Allowance policy on regional participation in tertiary education, and share participant recommendations for improving the policy. The study’s key research question:

What is the impact of the eligibility criteria for Youth Allowance on regional young people who must leave home for tertiary education?

1.2 Methodology

The research design is qualitative, involving in-depth investigation of a relatively under-researched issue. After consulting with Isolated Children’s Parents’ Association (ICPA) and previous research, seven research sites were selected and visited in July and August 2007. The sites included: the communities of Loxton (SA), Kununurra (WA) and Oatlands (Tas); University of Western Australia (Perth, WA), and Charles Sturt University (Wagga Wagga NSW); a secondary school hostel, Springvale Hostel (Hobart, Tas); and the 2007 ICPA Federal Conference (Adelaide, SA). In-depth interviews and focus groups were held with 95 people, comprising pre-university young people (Year 11 and 12 students and deferred young people), university students (including recent university graduates), and parents and community members (including teachers). Interviews and focus groups were taped, transcribed and analysed to identify dominant themes.

1.3 Findings

“We’re Solving the Skills Shortage” - A Sustainable Regional Australia

Current issues in regional communities include rural restructuring, extreme drought, population decline, skills shortages and disadvantage. Every participant acknowledges the importance of tertiary education for a sustainable regional future and for young people’s employment prospects. Most participants believe regional young people are more likely to in Regional Australia; indeed, half the young participants have this
intention. Participants acknowledge that regional access to tertiary education is a Human Right, and has economic and social benefit for Australia; however, financial difficulties with studying away from home, exacerbated by neoliberal Commonwealth income support policy, create a barrier to access. Participants believe the most sustainable way to address the regional skills shortage is to adequately support regional young people to access education and training.

"All These Little Things" – Factors Affecting Participation

Participants identify many factors affecting regional participation in tertiary education. Rurality is highly relevant, including distance, isolation, culture, identity, and disadvantage. Access to quality and affordable secondary education is significant, particularly difficulties with distance education, limited information and career guidance, completing secondary education away from home. Family attitudes, expectations, and socio-economic status are also influential. Distance is highly significant. Regional young people have high expenses when studying away from home – which all participants describe as the biggest challenge, and affects participation and choices. Regional families are extremely financially burdened with the expenses, particularly when they are ineligible for Youth Allowance. Further, many regional young people have emotional difficulties in the transitions to independent living, the city, and tertiary education, with limited support. Several participants experience homesickness, depression, and fear. Compounding emotional, financial, and educational challenges cause stress and poor health. Finally, other factors include enrolling in tertiary education, and gender.

"A Pain You Have to Bear" - Financial Difficulties and Expenses

The annual cost for regional young people to study away from home is estimated at $15-20,000 a year, plus a vehicle. Expenses include:

Start-up expenses ($3-6000 plus a vehicle): Travel and accommodation to enrol, attend Orientation Week, and source accommodation; bond; computer; moving costs; setting up a house; and a vehicle.

Living Expenses ($250-400 per week): Private accommodation – rent, utilities, and food; Residential Accommodation - fees (up to $12,000 a year), and parking fees. Expenses for all students include: phone; transport (car, fuel, car maintenance, registration and insurance, and/or public transport); clothing; sporting fees; work uniform and travel; health; socialising; and unexpected expenses.

Study-related expenses: printer; internet connection; stationary; lecture notes; textbooks; short courses; and student association fees.

Travel home: Bus, train, aeroplane or car travel; and travel and accommodation costs for family to visit children.

Fees: upfront TAFE fees; or HECS-HELP fees if not deferred.

Regional young people and families cover the costs through a combination of methods, including parents’ contributions, Youth Allowance, semester work, holiday work, ‘gap year’, savings, preparation, scholarships, debt, families moving to the city, Australian Scholarship Group, and other means. Many parents and young people experience financial stress, affecting their relationships, physical and mental health and educational performance, forcing some regional young people to leave tertiary education.
"It’s Designed to Exclude People“ – Youth Allowance

Participants express overwhelmingly negative attitudes towards Youth Allowance. Although payments are helpful, the eligibility criteria are far too strict, and Youth Allowance does not address the needs of regional Australians, creating a barrier to tertiary education. Participants feel unsupported and ignored, and believe tertiary education is inaccessible for middle-income regional families.

"You Can’t Eat Assets” – Youth Allowance Dependence Criteria

If young people are ‘Dependent’, Youth Allowance eligibility is assessed against their parents’ assets and income. Universally, participants believe the income and assets thresholds are very low and unrealistic, as middle-income parents above the threshold cannot provide $10-15,000 a year to each child studying away from home. Further, regional costs are not considered within the thresholds. The assets threshold is particularly inequitable for farmers or business-owners, because their assets (including land) provide income and cannot be sold. The Dependence criteria make income support inaccessible for many regional families, forcing families to meet the Independence criteria.

"You Get Youth Allowance 18 Months Too Late” – Independence Criteria

The age of Independence for Youth Allowance is 25. There are other definitions of ‘Independence’ for full-time students aged 16-24, with the most common being Workforce Participation: young people have been out of school at least 18-months and earned 75 percent of the maximum rate of pay under ‘Wage Level A of the Australian Pay and Classification Scale’ in an 18-month period ($18,525 at October 2007). To meet the income target, regional young people either defer their studies for one to two years to work (explaining disproportionately high regional deferral rates), or work intensively during semester and university holidays. Participants identify many issues with the Independence criteria. They believe Centrelink’s definition of ‘Independence’ does not reflect the regional experience, and the age of 25 is much too high. Regarding Workforce Participation, all participants express concern that if young people defer, there is an increased likelihood they may not return to tertiary education, having broken the continuum of study and adapted to a new lifestyle and income. Further, the 18-month period is too long, as most young people who defer are not eligible for Youth Allowance until May of their first year of study, causing significant financial burden, particularly with high start-up expenses. Additionally, the income amount is too high, specifically for young people working during full-time study. Some students have failed university while working to cover living costs and meet the criteria. Finally, many regional young people cannot find consistent, well-paid work to earn the target amount, particularly in isolated and drought-affected communities. With unnecessarily complex requirements, the Independence Criteria is a significant barrier for regional access to tertiary education.

"Crossed My Mind” – Unreasonable to Live at Home circumstances

The Unreasonable to Live at Home circumstances for Youth Allowance eligibility considers situations where parents cannot exercise their parental responsibilities. Many participants are angry that needing to leave home for tertiary education is NOT considered ‘unreasonable’. 
The enormous financial burden on families to support their children, and strict Youth Allowance eligibility, cause some families to resort to desperate means to ensure their children are financially supported, indicating ‘there is obviously a problem with the system’ (University student, UWA).

"No Incentive to Work" – Personal Income and Assets Test

A Personal Income and Assets test applies to all young people receiving Youth Allowance. They can earn $236 a fortnight before their payment decreases (the amount has not been indexed since 1993), can accrue an Income Bank for employment not earned (up to $6000) and are allowed savings of $2500. The cost of living is rising dramatically, and current Youth Allowance and Rent Assistance rates, plus fortnightly income of $236, are inadequate for regional young people to cover living, study and travel home costs, and responsibly prepare for their future. Youth Allowance is 20% below the poverty line (Australian Council of Social Services 2002). The system forces students to either live in poverty or work long hours while studying, affecting their educational performance, wellbeing and connection with family. Further, many students lose their Low Income Healthcare Card after holiday work. Participants believe there is limited incentive to work.

"They Make You Feel Like Criminals" – Experiences with Centrelink

Most participants share frustrating experiences with Centrelink, including difficulties accessing Centrelink offices, delays, misinformation from different staff, false accusations, and very difficult, lengthy forms. However, few participants explicitly blame staff - they recognise the issues are systemic. Insufficient information and resources create further barriers to tertiary education.

"Strict Eligibility" – Scholarships

Many young people are ineligible for scholarships because they are ineligible for Youth Allowance. Commonwealth Scholarships (formerly Commonwealth Learning Scholarships) aim to assist people from low socio-economic backgrounds access tertiary education, yet the eligibility criteria, combined with merit-testing, eliminates many struggling regional young people. Further, other scholarships, which are taxable and considered income by Youth Allowance, may not adequately address regional expenses. Regional families also have limited access to scholarships information.

"We Run Two Households" – Urban / Regional Divide

Participants explain that the difficulties imposed by strict Youth Allowance eligibility criteria, and subsequent barriers to tertiary education, widen the divide between regional and urban Australia. Regional Australians are considerably disadvantaged by current Youth Allowance policy, because they MUST leave home for tertiary education. Their financial and emotional difficulties are not adequately understood by urban people and systems. Thus, regional Australians feel increasingly alienated and unsupported by urban-centric policies and perspectives.

"Extremely Disappointed as a Voter" – Community Action

Regional Australians are increasingly distrustful of government due to imposed barriers to tertiary
education; in particular, Youth Allowance. They are politically informed and participate in local community action to raise awareness and lobby for change. They educate each other about Youth Allowance, sharing information and developing strategies. Regional Australians refuse to walk away from this human rights issue until all regional young people have equitable access to tertiary education.

"It’s Not Gin and Tonics on the Veranda" – Messages to the Minister

Participants express strong feelings of anger and frustration towards politicians, governments and decision-makers about regional access to tertiary education, and provide messages to the Federal Minister for Education. They want genuine dialogue with government. Participants universally acknowledge that Youth Allowance eligibility criteria further disadvantage regional young people, and believe every regional young person should be eligible for Youth Allowance if they must leave home for tertiary education.

1.4 Summary and key recommendations

Many regional families are ineligible for Youth Allowance, forcing regional young people to work long hours to financially support themselves while studying, and families to make considerable sacrifices and accrue significant debt. Financial stress, exacerbated by the drought, is common. However, regional young people receiving Youth Allowance still experience financial difficulties, with very low payments and an unrealistic income and savings cap. As one parent states ‘you don’t win either way’. The current Youth Allowance system violates the human right of regional young people to access tertiary education. Thus, participants inform these key recommendations:

**Key Recommendation 1:** That all regional young people are eligible for the full rate of Independent Youth Allowance if they must leave from home for tertiary education.

**Key Recommendation 2:** That the Commonwealth Government conducts a major review of Youth Allowance eligibility criteria from a regional perspective, increasing the parental income and assets thresholds, and decreasing the Independent 18-month period and income amount.

**Key Recommendation 3:** That all regional young people are eligible for a non-means tested Tertiary Access Allowance when they begin tertiary education, for start-up expenses.

**Key Recommendation 4:** That Youth Allowance and Rent Assistance rates are increased to reflect real living costs.

**Key Recommendation 5:** That in the Personal Income and Assets Test, the income cap of $236 a fortnight, the savings threshold of $2500, and the income bank threshold of $6000 are increased, and annually indexed.

**Key Recommendation 6:** That the Commonwealth government significantly increases funding to tertiary education, including increasing the number of Commonwealth Supported places, reintroducing a textbook subsidy and subsidising accommodation for regional young people.

**Key Recommendation 7:** That the number and value of Commonwealth Scholarships are increased, and eligibility is extended to consider regional families who experience financial difficulties supporting young people but are ineligible for Centrelink benefits.

**Key Recommendation 8:** That future Universities Australia Student Finances research differentiates regional young peoples’ experiences.
2. BACKGROUND AND METHODOLOGY

2.1 Introduction

In this report, the term 'regional' is used to represent all Australians living in regional, rural and remote areas with a population of 100,000 or less; aligned with the ABS definition (ABS 2004). Accordingly, approximately 36% of Australia’s population is regional. Participants may use ‘regional’ and ‘rural’ interchangeably.

Regional Australia is significantly under-represented in tertiary education. Despite regional Australians comprising 36% of Australia’s population (ABS 2004), only 17% of university students are regional (DEST 2005; HREOC 2000). Previous research identifies many factors contributing to low regional participation, including: family socio-economic background (James et al 1999; Alloway, Gilbert, Gilbert & Muspratt 2004); personal and familial attitudes towards tertiary education (James et al 1999); social and family capital, and the emotional barriers of leaving home for study (Kilpatrick & Abbott-Chapman 2002); secondary school participation and completion rates (James et al 1999; HREOC 2000a; Alston & Kent 2006); and the costs of university fees and expenses when living away from home (James et al 1999; Alston & Kent 2006; Godden 2005; Alloway et al 2004).

This study explores the financial difficulties for regional young people accessing tertiary education. Youth Allowance, a Commonwealth student income support scheme, is a key financial issue for regional Australians, recognised again in the recent study The Impact of Drought on Secondary Education Access in Australia’s Rural and Remote Areas:…while students, parents, teachers and others know that their young people have to leave the community to access university education, they are universally outraged at the financial barrier presented by the Youth Allowance system. Very few students note that they will be eligible for Youth Allowance and hence their access to university is restricted not by their motivation or capacity, but by reduced financial circumstances. While many families do not qualify for Youth Allowance, they cannot provide funds to support a young person away at university because of accumulated debt, high costs and high levels of poverty (Alston & Kent 2006 p.165-166).

2.2 Goal of research

The research question for the study is:

**What is the impact of the eligibility criteria for Youth Allowance on regional young people who must leave home for tertiary education?**

The study explores how the eligibility criteria affect regional young people who must leave home for tertiary education. Theoretical considerations include:

- The individual, community and familial experience of social policy;
- Policy and regional young people’s developmental transition to independence; and
- Social exclusion and human rights in Regional Australia.

The study explores financial, emotional, social, community and
family experiences, including participation and success in tertiary education.

Young people may be eligible for Youth Allowance in three ways (Centrelink 2007a) (the criteria are explained in more depth in chapter 6):

- As a ‘Dependent’ - the Parental Means Test (including an Income Test, Assets Test, and Family Actual Means Test (FAMT)) is applied to the student’s parents;

- As an ‘Independent’ – the age of Independence is 25, therefore the most common form of eligibility is through Workforce Participation; young people have been out of school at least 18 months and earned an amount equivalent to 75 per cent of the maximum rate of pay under Wage Level A of the Australian Pay and Classification Scale in an 18 month period ($18,525 at October 2007). Other situations such as marriage and having dependent children also determine independence; and

- ‘Unreasonable to Live at Home’ circumstances – where parents cannot exercise their parental responsibilities. Needing to leave home to study is not considered unreasonable to live at home.

2.3 Significance of study

This research study is significant for several reasons. Firstly, few studies have been specifically conducted about Youth Allowance from a regional perspective, despite increasing recognition that Youth Allowance is a barrier for regional access to tertiary education (Alston & Kent 2006; Department of Family and Community Services (FaCS) 2002; Le & Miller 2005; Godden 2005; Senate Employment, Workplace Relations and Education References Committee (SEWRERC) 2005). Secondly, HREOC’s *National Inquiry into Rural and Remote Education* stated that education must be ‘affordable to all’ (HREOC 2000 p.7); and financial barriers to tertiary education are human rights concerns. Finally, this study allows Regional Australia, a geographically diverse and politically marginalised group, to be heard.

2.4 Research Methodology

Every human being is capable of looking critically at [their] world in a dialogical encounter with others (Friere 1970 p.11-13).

This study has an ‘empowerment’ focus of sharing the voices of regional Australians. The research design is qualitative, involving in-depth investigation to explore the complexity and diversity of the lived experience (Alston & Bowles 1998). With a community focus, the study also supports participants to develop strategies to change their social situation.

In consultation with Isolated Children’s Parents’ Association (ICPA) and previous research, seven research sites with varying demographics were selected and visited in July and August 2007. The sites were selected to consider a variety of regional experiences. The three communities have diverse size, industry base and distance to a major city. Research sites include:

- Loxton, SA (1 focus group and 10 individual interviews)
- Kununurra, WA (1 focus group and 6 individual interviews)
- Oatlands, Tas (1 focus group and 3 individual interviews)
- Springvale Hostel, Hobart, Tas (1 focus group)
- Charles Sturt University (CSU), Wagga Wagga, NSW (1 focus group and 2 individual interviews)
• University of Western Australia (UWA), Perth, WA (1 focus group and 7 individual interviews)
• Isolated Children’s Parents’ Association (ICPA) Federal Conference, Adelaide, SA (12 individual interviews).

‘Link People’ at each site supported promoting the research through community schools, university student associations, the ICPA, and local media, and they liaised with interested people. In-depth interviews and focus groups were held with pre-university young people (Year 11 and 12 students and deferred young people), university students (including recent university graduates), and parents and community members (including teachers). The total sample was 95 people. Interviews and focus groups were taped, transcribed, and thematically analysed. The author generally avoided quantifying the findings, rather identifying ‘patterns’ while honouring unique experiences (Marlow 1998). In this regard, this report shares the range of views and experiences of regional Australians, including their diverse recommendations for change.

Table 1: Research Sample

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<tr>
<th>Community</th>
<th>Pre-university students (16-18)</th>
<th>University students (18-25)</th>
<th>Parents &amp; Community members (25+)</th>
<th>TOTAL</th>
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3. REVIEW OF RELEVANT LITERATURE

3.1 Regional Australia

Regional Australia is diverse, dynamic and rapidly changing with rural restructuring, globalisation, and extreme drought (Briskman 1999; Alston & Kent 2006). The centralisation of economic activity in metropolitan cities alienates Regional Australia, creating poor, depopulating, and ageing communities (Gray & Lawrence 2001) with increasing unemployment and ‘out-migration’ of young people (Alston 2004). Regional Australia experiences considerable ‘disadvantage’ and social exclusion (HREOC 1999; Alston 2002; Gray & Lawrence 2001) caused and exacerbated by the political and economic context (Cheers, Darracott & Lonne 2007).

Policy driven by a desire for minimal government intervention and market dominance has resulted in a clear disadvantage in rural Australia and growing inequities between rural and urban communities (Alston 2002 p.214).

HREOC identifies regional human rights issues in health, education, essential needs, children and young people, and within marginalised groups (HREOC 1999).

3.2 Young People in Regional Australia

Regional young Australians encounter specific challenges moving into adulthood (Fabiansson 2006); a transition without a clear and reliable pathway (Kenyon, Sercombe, Black & Lhuede 2001). Young people are in a formative period of individual development (Hutchison 2003; Nilan et al 2007; Rice & Dolgin 2005), developing their sense of self and purpose (Hutchison 2003). The developmental experience and identity formation of regional young people is significantly affected by the socio-cultural context (Hutchison 2003). Regional communities have limited diversity in employment, income resources and employment opportunities (Glendinning, Nuttall, Hendry, Kloep, & Wood 2003; Alston 2002), causing ‘youth out-migration’ to more populated areas (Fabiansson 2006 p.48-49; Alston 2004; Garasky 2002; Gabriel 2000; Eacott & Sonn 2006). Annually, around 10,000 people from regional areas move away from home for tertiary education (DEST 2003b p.26). Regional young people are over-represented in the most disadvantaged labour market group (Kilpatrick & Abbott-Chapman 2002; Ainley & McKenzie 1999), and are under-represented in post-compulsory education (Kilpatrick & Abbott-Chapman 2002; James et al 1999; DEST 2003a; DEST 2003b; Alston & Kent 2003; Stimson & Baum 2001; HREOC 2000a).

Regional young women are more likely than young men to complete high school, aspire for tertiary education (HREOC 2000; Alston, Pawar, Bell & Kent 2001), and leave their hometowns to pursue such options (Alloway et al 2004). Exemplifying ‘hegemonic masculinity’ (Alston 2005b p.141), regional young women are often motivated by limited employment options and a local ‘macho culture’ (Alston & Kent 2001). International studies reflect this trend (Dahlstrom 1996; Glendinning et al 2003). Young men remaining in rural communities have increased risk of depression and suicide (Bourke 2001), exacerbated by gender stereotyping (Judd et al
2006), rural restructuring and drought.

3.3 Human Right to education

Article 28.1(c) of the *United Nations Convention of the Rights of the Child* (which Australia is signatory) stipulates that states must

*Make higher education accessible to all on the basis of capacity by every appropriate means* (UN 2000).

In 2000, the HREOC *National Inquiry into Rural and Remote Education Access* identified regional education concerns including availability, accessibility, affordability, adaptability and acceptability of education (HREOC 2000b). HREOC defined ‘accessibility’ as ‘...available to all without discrimination, in law and in fact, physically accessible and economically accessible’ (HREOC 2000a p.7). Several studies reveal that tertiary education is not ‘economically accessible’ for many regional young people (James et al 1999; Alston & Kent 2006; SEWRERC 2005).

Many rural students and their families face an extremely difficult decision in assessing the costs versus the benefits of higher education. For many financially disadvantaged rural families, the costs are well beyond their income capacity — the prospect of their children entering higher education is simply out of the question.

(James et al 1999 p.xvi)

Regional students have considerable costs while studying away from home, particularly relocation, accommodation and living expenses (James, Bexley, Devlin & Marginson 2007 pp.31-34; SEWRERC 2005; James et al 1999; Alston & Kent 2006; Godden 2005; Alloway et al 2004). The financial inaccessibility of tertiary education for regional Australians is thus a human rights concern.

In 1990, the Commonwealth Government recognised Regional Australia as a disadvantaged ‘equity group’ in higher education (Department of Employment, Education and Training 1990), a group with disproportionate participation in higher education. Other groups include: people from a non-English speaking background; people with disabilities; people from rural and isolated areas; women in non-traditional areas of study; people from socio-economically disadvantaged backgrounds; and Indigenous Australians (DEST 2003b). However, between 1991 and 2005, the proportion of regional university students decreased from 20% (DEST 2004 p.15) to 17.9% (DEST 2005 p.21). The Commonwealth Government is not meeting their human rights obligations, and a significant issue is eligibility for Youth Allowance (Alston & Kent 2006; Godden 2005; Dobson 2004).

The Commonwealth social welfare system does not embrace a human rights perspective. Rather, it reflects the neoliberal goal to reduce government interference by restricting access to social security payments (Mendes 2003). Neo-liberal policies, with dominant focus on economic prosperity, individual responsibility and regional homogeneity (Gray & Lawrence 2001) perpetuate rapid change, vulnerability and disempowerment in regional Australia. Policy, socio-economic inequity (Fook 1997) and the diminishing welfare state (Bessant 2002; Alston 2005; Mendes 2003; Bryson 1994) are connected to regional disadvantage. Literature suggests that the neo-liberal approach to social policy does not prioritise human rights, substantiating the argument for an alternative social policy approach.
3.4 Youth Allowance

Neoliberal social policy shifts responsibility for student welfare to families; an unfair burden (SEWRERC 2005; Alston & Kent 2006). Research suggests this policy approach negatively affects tertiary education students (James et al 2007; SEWRERC 2005), particularly those from Regional Australia (Alston & Kent 2006; Godden 2005). In 1998, the Commonwealth introduced Common Youth Allowance, streamlining youth income support schemes. Stringent eligibility criteria for Youth Allowance indicate the Commonwealth’s diminishing responsibility to financially support students. In 2006, only 30.4% of all undergraduate students received Youth Allowance (James et al 2007 p.14).

Regional families rely on income support to access tertiary education (SEWRERC 2005 p.57). The 2004 Senate Inquiry into Student Income Support indicated a clear correlation between regional participation in post-secondary education, and their perception of their ability to survive financially (SEWRERC 2005). Concerning Youth Allowance, ‘students from households with low to modest incomes, from regional and remote areas and indigenous students are often hardest hit by rules which appear to lack any clear policy rationale’ (SEWRERC 2005 p.xv). Recent research confirms that Youth Allowance eligibility criteria are a barrier for regional access to tertiary education (Alston & Kent 2006). Further, an anecdotal consultation conducted through the 2003 National Youth Roundtable overwhelmingly presents that many regional families are ineligible for Youth Allowance, and therefore young people experience educational disadvantage, and families have extreme financial pressure to support children studying away from home (Godden 2005). Some regional parents deliberately discourage their children from pursuing tertiary education, to avoid the financial burden (see James et al 1999; Alston & Kent 2006; Godden 2005).

3.5 Youth Allowance eligibility criteria

Youth Allowance eligibility criteria disadvantage regional young people, particularly those from middle-income families (Alston & Kent 2006; SEWRERC 2005; Dobson 2004; Godden 2005). The Parental Means Test applied to parental income and assets for Dependent Youth Allowance is very strict. The income threshold is an ‘extremely low amount’ (Callaghan 2003) assisting few students (Dobson 2005) (at October 2007 it was $30,750 plus additional amounts for each dependent child (Centrelink 2007c)). Moderate-income families are generally ineligible for Youth Allowance, yet often cannot financially assist their children (Godden 2005; Birrell, Calderon, Dobson, & Smith 2000), causing significant disadvantage. Farming families, who are often ‘asset rich’ but have limited cash flow, are particularly affected by the Parental Means Test (Kenyon, Sercombe, Black, & Lhuede 2001; Alston & Kent 2006; Godden 2005).

For many regional families, Independent Youth Allowance is their only option.

Because the parental earnings means test is placed at such a low level, most students from blue and lower white collar backgrounds are not eligible unless they become independents (Dobson 2004 p.56).

The age of ‘Independence’ for income support is 25 (Centrelink 2007a); described as an unreasonable assumption for families (SEWRERC 2005; Dobson 2005). Many regional young people become ‘Independent’ through Workforce Participation, working for 18 months and earning 75% of the Wage Level A
of the Australian Pay and Classification Scales (the current figure is $18,525) (Centrelink 2007d). A comparison of regional and urban Australians reveals that regional deferral between Year 12 and tertiary education is disproportionately high (University of Western Australia (UWA) 2003; Western Australia School Leaver Program 2002; Godden 2005). In 2003, UWA found that

The proportion of rural applicants who receive an offer and then defer enrolment for a year has doubled in the last 5 years (from 16% to 32%), and is now approximately three times that of metropolitan applicants who receive an offer and defer for a year (metro 10% versus rural 32%) (UWA 2003 p.1).

Many regional young people are forced to defer tertiary education studies for one to two years to complete Workforce Participation to be eligible for Independent Youth Allowance (FaCS 2002 p.83; Alston & Kent 2006; Godden 2005; Birrell, Dobson, Rapson, & Smith, et al 2003). Literature indicates that after deferring, regional young people may never return to study due to financial security, disengagement from education, and increased attachment to the local community (FaCS 2002; Terry 2004; Godden 2005; Alston & Kent 2006; Alloway et al 2004; Birrell et al 2000); hence ‘the young person and the community do not get the skills training it needs’ (Alston & Kent 2006 p.167). Yet,

...an educated rural population and a skilled population base are significant factors in the future development of rural Australia (Alston 2004).

Meanwhile, regional young people who do participate in tertiary education experience student poverty (Senate Community Affairs References Committee (SCARC) 2004; SEWRERC 2005).

3.6 Student Poverty

Although education and training have a fundamental role in determining whether a young person is at risk of poverty (SCARC 2004 p.287-289), poverty experienced by students may negatively impact their ability to participate in education (SEWRERC 2005). It is argued that income support policy exacerbates student financial hardship (SEWRERC 2005; National Union of Students (NUS) 2004; Bessant 2003; Godden 2005; Alston & Kent 2006). Australian Council of Social Services (ACOSS) found that students receiving Youth Allowance were 20% below the Henderson poverty line (ACOSS 2002; see also SEWRERC 2005). The recent Universities Australia study, Australian University Student Finances 2006, outlines the financial status of university students (James et al 2007). [Note: although the survey had a strong sample and represented every public university, it lacked a specific regional focus. Mean figures are conservative compared to regional students’ financial costs when living away from home]. A full-time undergraduate’s mean income is $12,560, while mean expenditure is $15,950, a deficit of 27% (James et al 2007 p.24-25). Consequently, student debt is commonplace, with 24.4% of students taking loans (up from 10.7% in 2000) (James et al 2007 p.28). Further,

for large numbers of students, their financial circumstances had directly affected their choice of mode of study, choice of university or choice of course (James et al 2007 p.37).

Participants were very critical of income support eligibility criteria (James et al 2007 p.4). The number of undergraduate students receiving Youth Allowance or AUSTUDY has decreased from 42.4% in 2000 to 35.2% in 2006 (James et al 2007 p.16). 12.6% of full-time undergraduates’ applications for income support were rejected;
generally due to parents’ income and assets (James et al 2007 p.17-18).

Many students offered the opinion that they find the system illogical and unfair, with parents expected to support university students even if the parents’ disposable income is low (James et al 2007 p.17).

Students were also concerned that income support payments were insufficient in meeting living costs (James et al 2007 p.4).

Student poverty significantly affects participation, retention and completion of tertiary education (Birrell et al 2000; NUS 2004; James et al 2007; SEWRERC 2005). While the Commonwealth Government attempts to maximise Australia’s skill level (Birrell, Edwards, Dobson & Smith 2005), Youth Allowance policy discourages young people from entering university or studying full-time (Birrell et al 2000; see also Long 2002). Regional students are particularly disadvantaged; yet tertiary education is often necessary.

3.7 Chapter Summary

The literature presents consistent evidence of human rights concerns in regional access to tertiary education and student income support. The author identifies three main conclusions. Firstly, regional Australians are politically and economically vulnerable, and are marginalized from policy development and decision-making, limiting collective action against structural inequity; a process of social exclusion (Alston 2005a). Secondly, regional young people experience particular disadvantage. Forcible out-migration, student poverty, education disadvantage and a competitive labour market create significant challenges for their social, political, economic and educational participation, in turn, affecting regional development. Thirdly, literature indicates that Youth Allowance policy, reflecting a neoliberal perspective, is inequitable for regional Australians. Youth Allowance eligibility criteria are a recognized barrier to tertiary education, and middle-income earners are most burdened.

Previous research has some limitations. Initial exploratory research identifies factors affecting regional access to tertiary education (Kenyon et al 2001; HREOC 2000a; James et al 1999), and descriptive studies conclude that finances are a significant barrier (Alloway et al 2004; Birrell et al 2000; Dobson 2004; SEWRERC 2005). Youth Allowance eligibility criteria is a recognised financial barrier (Australian Vice-Chancellor’s Committee 2004; FaCS 2002; SEWRERC 2003; Alston & Kent 2006; Godden 2005), yet limited research has been conducted to deeply explore these claims. Macro research regarding student income support (SEWRERC 2003; SEWRERC 2005; FaCS 2002) has minimal regional focus. Thus, there is a research gap in specifically exploring how Youth Allowance eligibility criteria impact regional access to tertiary education.
4. SUMMARY OF CASE SITES

Figure 1: Case sites

4.1 Loxton, South Australia

Loxton is one of two main communities in the District Council of Loxton-Waikerie. The town has a population of 5,170 (District Council of Loxton-Waikerie 2007), within a council population of 11,604 (ABS 2007(1)). The community has maintained a fairly consistent population over the last 15 years (District Council of Loxton-Waikerie). Loxton is located approximately 250 km north-east of Adelaide, on the southern bank of the Murray River. The local economy is based on agriculture, particularly citrus and grapes, with dry land farming south of Loxton (grain, wool and meat). Nearly 40% of Loxton’s working residents are employed in agriculture (District Council of Loxton-Waikerie 2007). In December 2006, the community had an unemployment rate of 4%.

Loxton experiences sustained extreme drought conditions, causing decreased production and consolidation in the farming sector. Children from farming families are leaving Loxton and finding employment in metropolitan areas or in the mining sector (District Council of Loxton-Waikerie 2007). The region is experiencing significant downturns in productivity. A recent study predicts significant economic impacts of the drought, including reduced prices and water shortages, and long-term structural change. Further, financial hardship is common amongst producers, and social impacts of drought include increased emotional and financial stress, with concerning rates of clinical depression and alcoholism (Riverland Socio-Economic Study Steering Group 2007).
4.1.1 Education in Loxton

Eight schools operate in the community, with Loxton High School (LHS), the main secondary school, enrolling approximately 600 students per annum. LHS has a high retention rate, above the District and State average, particularly for female students, as there are more post-secondary and employment opportunities for males in the Riverland (Department of Education and Children’s Services 2006). Annually, 60% of Year 12 students apply for and gain entrance into tertiary education; and many students defer their studies for one year to work for eligibility for Independent Youth Allowance (Department of Education and Children’s Services 2006). There are four TAFE SA campuses in the Riverland, with a limited number of courses; the closest university is in Adelaide.

4.2 Kununurra, Western Australia

Kununurra is situated in the Kimberley region of Western Australia and has a population of approximately 6,000 people (Shire of Wyndham-East Kimberley 2007). It is the major town within the Shire of Wyndham-East Kimberley. Nearly 25% of Kununurra’s population is Indigenous. Kununurra is located approximately 3,200 km north of Perth, and approximately 820 km from Darwin. Kununurra was established in 1960 as a centre for the Ord River Irrigation project, a large irrigation area producing fruit, vegetables and speciality crops (Kimberley Development Commission 2007). The Kununurra economy is based on agriculture, and a rapidly growing tourism and mining sector (Kununurra Visitor Centre 2007). The median family income in Kununurra is above the national average; however, research reveals that in Kimberley towns, Indigenous incomes are 66% lower than non-Indigenous incomes. In the Shire of Wyndham-East Kimberley, 35% of total Aboriginal income is attributable to welfare sources, compared to 5% of non-Aboriginal income (Taylor 2004).

4.2.1 Education in Kununurra

Kununurra has two schools, including a Catholic primary school and Kununurra District High School (KDHS). KDHS caters for students from Kindergarten to Year 12, and has 317 secondary students (Department of Education and Training 2007). Over 50% of the students at KDHS are Indigenous. In Year 11 and 12, the school offers 4 pre-tertiary (TEE) subjects face-to-face, thus many students must study correspondence subjects through School of Isolated and Distance Education (SIDE). The Year 12 cohort is relatively small, with 24 students in 2007. Some families in Kununurra send their children away to Perth or Darwin for secondary school. The community also has a TAFE for further vocational education; the closest university is in Darwin, then Broome.

4.3 Oatlands, Tasmania

Oatlands is a small community of 764 people, the centre of the Midlands District. It is situated 80 km north of Hobart, located on the shores of Lake Dulverton. The local economy is based on primary industry (sheep) and tourism. The Midlands produce 15% of Tasmania’s wool exports and 20% of the state’s live sheep exports (Southern Midlands Council 2007). The community was in recession in the 1990s, but is currently in a state of ‘renewal’, with tourism and local initiatives developing. However the community is currently experiencing extreme drought, severely impacting local economy and morale.
4.3.1 Education in Oatlands

Oatlands District High School (ODHS) provides education from kindergarten to Year 10. The school’s population is approximately 400 students (ODHS 2007(1)). Senior Secondary College (Year 11 and 12) is available through correspondence; however, most young people move to Hobart to attend college, living in hostel or private accommodation. Of the 33 Year 10 students in 2006, 26 students participated in college in 2007 (two students have since left college) (ODHS 2007(2)). Nearly every student has relocated to Hobart for college, and most are living in hostel accommodation. There are eight colleges in Tasmania, located in Hobart, Devonport, Launceston and Burnie. The closest TAFE and university are located in Hobart.

4.4 Springvale Hostel, Hobart

Springvale Hostel is government-funded hostel accommodation based in New Town, Hobart, and is not affiliated or located with a particular college. It can accommodate approximately 70 students. Several Oatlands young people reside at Springvale.

4.5 University of Western Australia

The University of Western Australia (UWA) is located on the Swan River in Crawley, Perth, Western Australia. In 2005, it had a student population of 17,181 students (University of Western Australia 2007). The rate of participation of students from a rural background was 6.02%, compared to a state average of 8.53%, and a national average of 16.89%. The rate of participation of students from an isolated background was 1.92%, compared to a state average of 2.84%, and a national average of 1.2% (DEST 2006(1)). UWA also has a small satellite campus in Albany, offering a limited number of courses.

4.6 Charles Sturt University

Charles Sturt University (CSU) is a regionally based university, with campuses in Albury-Wodonga, Bathurst, Dubbo, Orange and Wagga Wagga, NSW. It is Australia’s largest provider of distance education (Charles Sturt University 2007). In 2005, CSU had a student population of 33,560 students. The rate of participation of students from a rural background was 43.1%, compared to a state average of 15.59%, and a national average of 16.98%. The rate of participation of students from an isolated background was 1.89%, compared to a state average of 0.54% and a national average of 1.2% (DEST 2006(2)).

4.7 Isolated Children’s Parents’ Association

Isolated Children’s Parents’ Association (ICPA) (Australia) is a ‘voluntary national parent body dedicated to ensuring that all geographically isolated students have equality with their non-isolated peers, of access to an appropriate education’ (ICPA 2007). The organisation has more than 3,300 members, and advocates on a local, state and national basis. There is more discussion about ICPA’s important national lobby in Chapter 6.
5. FINDINGS PART 1 – INEQUITY IN ACCESS

5.1 Introduction
Participants in this study acknowledge the necessity to support a sustainable Regional Australia. They want vibrant communities with skills, and must overcome many identified issues and barriers. Further, there are many factors affecting participation in tertiary education, particularly financial constraints. In this chapter, we will explore participants’ perspectives and experiences of Regional Australia, including the overwhelming attitude that, for a sustainable future, regional young people must be adequately supported to access tertiary education and return with skills. We will then consider the various factors affecting regional participation in tertiary education, in particular, the financial costs and issues.

5.2 “We’re solving the skills shortage” – a sustainable Regional Australia
Participants express diverse attitudes towards Regional Australia. Some university students feel they have limited future in the country, while others value regional community. Many parents, alternatively, feel that they are not a priority.

I don’t feel like I’m an idiot and I don’t think my kids are idiots, but I guess we are at the lower end of the food chain. (Parent, Wagga Wagga.)

Parents believe Regional Australia has minimal political influence, preventing their needs from being acknowledged and understood. As the ‘health and wellbeing of the nation’, participants believe Regional Australia should be supported.

5.2.1 Issues in Regional Australia

Drought
Drought is devastating in many parts of Regional Australia. ICPA parents provide important insight, explaining that drought-affected farms have minimal income and increasing debt.

Then we sell off your stock and so that closes an avenue of money for you, if you don’t have your stock... And then, if your crop amounts to nothing, you are without income (Parent, ICPA)

Many women work off-farm for ‘survival’. Parents experience financial stress and a ‘juggling act’. Further,

the stress and the loneliness of living out in the country is very relevant to suicide, because they just don’t know where to turn (Parent, ICPA)

Drought-affected families have increased financial stress educating their children away from home. Drought is discussed throughout this report.

Rural industry
Some participants explain that rural agricultural industry is fragile and fluctuating, and increasingly difficult with rising costs and unpredictable weather, prompting feelings of insecurity. Comparatively, Western Australia’s mining boom generates significant wealth, but some mining communities have limited resources.

...there’s probably quite a few professionals and other people that are drawn up there, people who have to live there to sustain a way that most people live but will they do that if they can’t get
**Rural Decline**

Many regional communities experience rapid decline of population, resources and social capital.

*In our area, they’ve actually just gone into debt. Absolute debt. And properties that have come up for sale, people from the mainland buy or bought...just investment properties... service station closed down, post office, well that’s just ticking long, we’ve got one shop, hospital’s closing down... doctor has to be given a lot of money to stay in the district...there’s just debt.*

(Parent, Oatlands focus group)

Youth out-migration, ‘the drain to Adelaide’, is high. Additionally, some families leave regional communities to ensure their children have adequate high school and university opportunities. As a result, communities lose professionals, skills and families. Several parents currently consider leaving Regional Australia.

**Skills Shortage**

All participants recognise the skills shortage in regional communities, particularly in health and education.

*...getting a dentist to come to the bush is next to impossible. You can offer them these massive enticements, you know, $500,000 salary plus bonuses and whatever, cars, houses, and it still won’t happen* (Parent, ICPA)

*We don’t have a plumber, we don’t have a builder, don’t have a mechanic...* (Parent, Oatlands focus group)

Participants believe regional young people can address the skills shortage, because they are more likely to work in Regional Australia.

*We’re solving the skills shortage* (University student, UWA)

*...unless you’ve got those bush kids coming back out, well it’s just going to get harder and harder to fill the positions.* (Parent, ICPA)

All participants state the Australian government should support regional young people to participate in tertiary education, to address the regional skill shortage, encouraging a sustainable future; otherwise Regional Australia is rapidly ‘de-skilling’, and ‘our communities miss out’.

*If they want skills in the bush, they’ve got to assist the kids, the bush kids, to go to uni.* (Parent, ICPA)

*...there’s a lot of people around here have gone to Uni and come back, and the community is better off for having them here...* (Year 12 student, Loxton)

**Regional young people returning to the bush**

It is evident that some regional young people return to the bush.

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**COMMUNITY EXPERIENCE – Loxton**

In 2007, four young people who graduated from Loxton High School completed their university studies in Adelaide, and returned to teach at the school.

*I’m there because of several reasons, I guess. It’s an excellent school. I did my prac here and yep, it’s just the best, best school. Yeah, my boyfriend’s from here as well...and he’s a farmer and fruit grower, so various kinds of jobs aren’t exactly portable... you can’t really move a farm and a fruit block, so yeah, so that was a
big reason too. And I guess it’s very easy for me with my family being here and stuff like that and, you know, because you’d always be travelling to Adelaide for some reason. I’ve got a lot of family in Adelaide as well, and I’d always be travelling to Loxton, I guess, it’s ... it was always about picking somewhere – because I wanted to go rural – somewhere that wasn’t too far away from either of those two places.

Communities have varying experiences of young people returning. Half of the young participants intend to return, citing reasons such as family, employment, and to ‘give something back’.

I’m fourth generation on our farm; my great-granddad’s dad cleared the land and that sort of thing. So you sort of feel like you have to do it in the family name and keep going (University student, UWA focus group)

Parents believe some young people prefer the regional lifestyle.

...they enjoy working in a country town more than living in the city; they can’t wait to get out of the city. They get their qualifications and then get out. (Parent, ICPA)

...he’s said to me, ‘Mum, when I get married and have kids, I think I’d like to bring them up in the country.’ (Parent, Loxton)

COMMUNITY EXPERIENCE – Oatlands

The Oatlands multi-purpose Health Centre has developed a scholarship program to fills the local skills shortage in health and support local young people to study nursing and medicine.

Obviously those scholarships can’t force them to come back but there is a great incentive then to come back and live in your own community (Teacher, Oatlands)

Reasons for not returning include lifestyle, isolation and employment prospects.

I just don’t fit in anymore. I find I have no friends...I never see any of my high school friends anymore because they’ve kind of gone off the – some of them have got married or have kids now and others are doing some pretty hard drugs that I stay away from...I just never see myself going back because I can’t have the level of conversation I want with anyone... (University student, UWA)

Economics, commerce, career wise it’s smarter to stay in the city. (University student, UWA focus group)

5.2.2 Local tertiary education participation

Regional communities present diverse rates of tertiary education participation. While 60% of Loxton’s 2007 Year 12 class of 72 students aim to participate in tertiary education, the situation is markedly different in Oatlands, where a teacher predicts that of the 2006 Year 10 cohort of 40 students, only 1 or 2 young people will participate in tertiary education. In Kununurra, 10 of the 24 Year 12 students in 2007 aim to participate in tertiary education (none of whom is Indigenous).

University students share anecdotal statistics from their Year 12 class.

A lot of students took the year off so they could sort of do the independence thing, basically
because of financial constraints.
So yes, and I think there’s a few
more doing it now. As far as I
know probably eight out of a
class of 23. (University student,
UWA)

One UWA student explains that of
her graduating Year 12 class of 20
students, 2 are participating in
tertiary education. Another student
states that:

In my year at high school we had
a graduating class of about 100,
and me and two other people
came to UWA straight out. Quite
a few, like probably 40 of them
might have gone to uni, out of
our graduating class, but most of
them took a year off (University
student, UWA focus group)

Participants reflect their concerns
about low participation, and low
retention - many young people leave
university, often due to financial
reasons.

5.2.3 Attitudes towards
tertiary education

The importance of tertiary
education

Participants recognise that tertiary
education is important for Regional
Australia, to address the skills
shortage, and for national and
regional economic and social
development. It is ‘investment in the
future’.

...as someone ends up tertiary
educated as opposed to
uneducated or even with a trade,
they’re probably going to be of
greater economic benefit to the
country over the course of their
working life than someone who
isn’t. (University student, UWA)

...speaking of the grape industry
and the fruit industry, training –
whether it be through TAFE or
through University – has become
really important. The technology
for farming has changed, and the
notion that he can do it like Dad
did it, or Grandpa did it, is
probably outdated and you want
people who aren’t necessarily
going to study Farming but have
got this ability to understand
change and are willing to explore
different options, because we
want our rural industries to
become more and more
competitive. If we don’t, then our
rural industries will fail. (Teacher,
Loxton)

Participants also recognise the
importance of tertiary education for
young people’s employment
prospects and well-paying and
satisfying work.

I need that edge, especially in
this industry, in Engineering. You
need the degree. You can’t do
anything without it. I don’t want
to be a middle man. I’d like to be
on top, running my own
company and I’ve got dreams
and aspirations. (University
student, UWA)

Additionally, young people must have
the opportunity to fulfil their goals
and dreams.

Attitudes towards the
Australian tertiary education
system

Many participants believe access to
tertiary education is a human right.
University students and parents
strongly believe that Australia’s
tertiary education policies do not
support equitable regional access to
tertiary education, particularly due to
financial constraints.

I wouldn’t say they’re particularly
supportive of regional students.
Not that they favour city students
over regional students, they just
don’t take into account the issues
that regional students have to
deal with. That makes it that
much harder for them to attend
university. (University student,
UWA)
We should have the equal opportunity to make something of ourselves. (University Student, CSU focus group)

...why should we get fewer opportunities than city people? It’s not right and it’s not fair. (Parent, ICPA)

Education is a basic right for everyone. So, if you can’t afford it you should be able to have the opportunity to make something of yourself. Especially in a developed country. (University Student, CSU focus group)

UWA focus group participants believe tertiary education is only accessible for the wealthy, and many parents question whether tertiary education is worth the costs.

I know a lot of parents are now thinking, ‘well, is it worth sending my kid to university? It’s costing me $6000 just to get him there, they’ve got a HECS debt they’ve got to pay back...they can stay home, get themselves a trade...they’d have their own home by now, starting to have a family’. Parents are thinking, well, is a university education really worth it? (Parent, Loxton focus group)

Further, university students believe tertiary education is under-resourced.

There are a lot of courses that are suffering at our uni. (University student, CSU focus group)

5.2.4 Barriers to tertiary education for regional young people

Participants believe that distance, and high financial costs of studying away from home, are the biggest barriers for regional participation in tertiary education, a significant equity issue.

I don’t think they should miss out just because of the fact that they live somewhere else. They should at least have the same opportunities to have a tertiary education as metropolitan students. They shouldn’t be discarded just by location. (University student, UWA)

With tertiary education, it’s just not in the country, you have to go away to get it, and that’s where the barrier is. Living away from home. (Parent, ICPA)

Parents explain that because they generally cannot financially support their children living away from home, young people are forced to defer their studies and work for Independent Youth Allowance. With financial issues compounded by the difficult emotional transition and isolation, several young people acknowledge that it would be ‘easier’ to stay at home.

A lot of [other country students] haven’t reached the Independence [status] and so they’re all still struggling. I’ve had a few that have gone back. They just said, “Look it’s all too hard. I can’t be Independent. It’s not going to happen. I’ll come back as a mature-age student if I want a degree later”. And a lot of them have just chosen not to become educated as university students... They’ve basically had to give up being a student and said, “I’m not going any further. I’ll just go and be a receptionist. I’ll go work at Macca’s full-time... And I think that’s a big shame. They worked so hard to get to university in the first place. (University student, UWA)

Other barriers include community attitudes towards tertiary education, and individual perceptions of ability.

[At] the beginning of the year she thought, ‘oh no I can’t do this, it’s too hard’. Then she got distinctions and credits for the semester and she’s like ‘oh mum
I can do this, this is cool!’ (Parent, ICPA)

...it’s the perception of themselves having a tertiary education, it’s having their parents being prepared to support them and able to support them, recognising that they have got the ability to have a tertiary education. (Teacher, Oatlands)

5.2.5 Impact of non-participation in Tertiary education

Participants believe that regional young people who cannot participate in tertiary education may have limited skills and low-paid employment. One parent presents a hypothetical scenario:

...because she never goes off and gets a qualification, she ends up staying in the community with a lesser qualification, never gets any higher. She’ll end up marrying earlier, having, probably having more children and so then that cycle of poverty will begin again. So she’s basically caught in the poverty trap. (Parent, ICPA)

Parents express sadness that young people may lose their dreams, experience self-doubt, and have faltering self-esteem and self-worth.

We’ve got a great wealth of knowledge and ability there that would be untouched, because they haven’t had the opportunity or the access to develop their skills and their potential... (Parent, ICPA)

Further, regional communities miss out on important skills and social capital.

5.2.6 Major themes

All participants value tertiary education for the future of Regional Australia and regional young people, yet financial costs are a significant barrier. Participants believe the most sustainable approach to address rural decline and the skills shortage issue is to financially and emotionally support regional young people to access education and training. Indeed,

Access to financial resources for tertiary education for rural young people is one of the keys to rural revitalisation. (Alston 2004)

5.3 “All these little things” – factors affecting participation

Participants identify many factors that affect regional participation in tertiary education: rurality and rural culture; secondary school education; family; distance; accommodation; finances; transition and emotional support; pathway choice; and gender. These compounding factors create many barriers to tertiary education.

5.3.1 Rurality

Many rural characteristics affect participation. Regional disadvantage, culture, identity, experience, limited employment and the drought are relevant factors.

I think it’s a lot easier if you’re in the country. There’s a lot of work on the farms or vineyards or chicken farms, to just get a job in the industry. Like if you really wanted to get out and do something, it’s an incredibly huge step to take, moving four or five hours away from your family and everything you know, to the big city (University student, UWA)

...we’re also often overcoming the country cringe, where kids perceive that kids that go to town schools and private schools...are smarter, better equipped, easier. (Teacher, Oatlands)
...you’re a country person. You really need to get out of the city. You just have these cravings. It’s sort of completely claustrophobic. You can’t explain it to city people. They’re completely at home with all this traffic and bustling. I get really annoyed with cars and people and I just need to get away... (University student, UWA)

I think he has felt obligated at times to come home and help us when things are really stretched (Parent, ICPA)

5.3.2 Secondary education

Secondary education significantly affects regional participation in tertiary education. Regional young people often experience difficulty accessing quality secondary education, which can affect their performance and choices; and the Assistance for Isolated Children (AIC) allowance is inadequate. Like their urban peers, regional young people must also successfully complete secondary studies to enter their chosen pathway.

Access to secondary education

Participants have diverse secondary school experiences. While Loxton participants express positive attitudes towards local secondary education, Kununurra and Oatlands participants share many issues.

COMMUNITY EXPERIENCE - Kununurra

Kununurra participants believe their isolation causes secondary educational disadvantage, as young people have limited access to face-to-face learning, career guidance and preparation, and Tertiary Entrance Examination (TEE) Revision Seminars. The school offers four TEE courses each year, and while small classes may be advantageous, students lack academic competition. Many students must study TEE courses through School of Isolated and Distance Education (SIDE), with minimal face-to-face contact with SIDE teachers. Student attitudes towards SIDE were generally negative, sharing difficulties with self-directed learning, motivation, and some report failing SIDE courses. A Year 12 student attended a TEE revision seminar in Perth, costing her family $3000 in flights and accommodation.

we have one student studying physics and he’s the only one in the Kimberley so ...that has been very isolating...they don’t really get an opportunity to go and visit unis and they don’t get an opportunity to go to Perth to TEE revision seminars... We’ve got two kids that are doing language exams for their TEE, and we got a letter from the government saying they had two options. They could either do their exams by phone, or the government would pay for them to drive down, reimburse their driving costs to go down to Perth to do their language exam.... it
Indigenous young people in Kununurra experience particular difficulties, with generally low literacy and numeracy, and low retention.

**COMMUNITY EXPERIENCE- Oatlands**

Distance is a barrier to secondary education for Oatlands young people. Many young people travel long distances by bus to attend Oatlands High School (some up to 50km each day). To attend senior secondary college (Year 11 & 12), most Oatlands young people relocate to Hobart, while a few study through distance education or travel to Hobart daily, a 160km return trip.

*I won’t allow her to travel every day because it is a treacherous road in winter time. And I feel that she should see that there is a life outside of the football ground* (Parent, Oatlands focus group).

When young people relocate, families must financially support their children living in a hostel, boarding with family or friends, or private accommodation. Finding affordable, appropriate and supervised accommodation is their biggest challenge, and directly affects the choice of college. Hostel accommodation is a common choice, but availability is limited. Springvale Hostel students believe the distractions and lack of internet access at the hostel affects school performance.

*It’s hard especially if you get given an assignment...so you get it home and get it out, and look at it, and like, just one or two things will come up and you can’t do it because it’s impossible to go to find a computer and get internet access and find out what you need to find out; so then you just sort of put it off or have to wait until you can.* (Secondary school student, Springvale Hostel focus group)

Several issues arise with attending college. Firstly, families have costs for accommodation, college fees, travel costs and general living expenses. They cover costs with a non-means tested allowance, AIC (or Youth Allowance if they are eligible), and young people have part-time work. Secondly, young people are responsible for themselves from the age of 16.

*It was a huge jump for kids going from a school they had been at for perhaps 10 years of their lives where there was a very high level of pastoral care straight into a college where kids had to have responsibility for attending classes, could be off campus when they didn’t have classes and parents weren’t there to monitor them* (Teacher, Oatlands)

*X was hopeless because he didn’t have me there, so he didn’t have to get out of bed and go to school everyday. So he didn’t go.* (Parent, Oatlands focus group)

In private accommodation, young people must organise their own household. Thirdly, young people must also cope with the transition to the city, a ‘big step’.

*...that’s a big transition, going from a close-knit community to living out in the big wide world, fending for themselves.* (Parent, Oatlands focus group)

*...here’s little John, all by himself, having to actually get from a to b. Because none of the state colleges have got residential facilities on them.* (Parent, Oatlands focus group)

These transitions are emotionally challenging, and evoke feelings of fear, intimidation, loneliness and homesickness, with limited family support. Young people often return home on weekends to visit their families. However, part-time work and sport can limit visitation. Due to these compounding issues, some young people do not complete college.
They drop out through homesickness, they drop out through loneliness, they drop out through an inability to cope with town living, it all gets too hard, and usually we find that when kids do drop out it’s in the first six months of their first year. (Teacher, Oatlands)

University and ICPA participants recognise diversity of quality of regional secondary schools.

...in the country...education standards are lower out there...when I came to Perth [for boarding school] I had the reading level of Year Six. Just, I mean there were two kids in my class. Well there was me and one other kid, and four Year Sixes and 10 Year Fives, and all the teachers we had hated teaching in the country. We had five different teachers in Year Seven – and that’s fairly common among a lot of my friends from smaller country towns. And you just can’t... I don’t see how you can get a decent education with things like that, and that flows through to high school. How are you supposed to cope with that when you move to university when some people are still struggling with fairly basic English skills, which they haven’t got from country schools. (University student, UWA)

If families cannot access a secondary school, or they are concerned with the quality of the local school, many regional children attend boarding school.

That’s the reason we went to boarding school. The local high school is shit. You come, you get on drugs, you go there, and my parents knew that they had to get us out of there (University student, UWA focus group)

I’ve had to support that to get her a basic education that’s going to give her the opportunity to actually have a fulfilling career. Not to say that she might have got it in X, but I wasn’t prepared to give her the gamble...(Parent, ICPA)

Boarding school costs families $20-25,000 a year per child, with additional costs such as travel home, uniform, and other miscellaneous costs. Parents state that they are paying the costs through selling land, selling stock, or the mother working off-farm. Some families are eligible for AIC; however, many parents express anger that eligibility criteria for AIC do not facilitate choice in education. When young people are 16 years old, they may be eligible for Youth Allowance (the full rate is higher than AIC). However, many parents explain that Youth Allowance forms are very difficult, and they generally choose to keep AIC to avoid Youth Allowance processes. As a result, many families are not receiving their full entitlements.

Succeeding in secondary education

Many pre-university students communicate the stress and pressure they experience to successfully gain entry into their course of choice.

It’s a bit stressful. Especially now it’s getting up, we’ve got 13 weeks of school left, maybe 12 now. It’s a bit, I’m freaked out at the moment (Year 12 student, Kununurra)

Luke’s Story – Worrying about not graduating

Luke is a Year 12 student from Kununurra. He is currently failing a subject and is worried he won’t graduate from Year 12 and gain entry into his university course of choice.

Many students also work during secondary school, which can affect their studies.
5.3.3 Influence of the family

Expectation and encouragement

Young people articulate a sense of expectation from parents to participate in tertiary education.

Megan’s Story – Pressure to have a ‘plan’

Megan is a Year 12 student from Kununurra. Her father strongly influences her career plan, and is encouraging her to defer for a year to gain ‘world experience’. She feels like she ‘is on a roller-coaster’.

People have just expected me to have this plan and I still to this day don’t know what I want to do.

Several university students mention the influence of their parents’ university education, and the encouraged pathway of tertiary education, including for employment prospects.

From the word go I was always going to attend uni. It was pretty much always going to be UWA. My mum went, my dad went...and it was never considered that there would be any other vocational path for me. I didn’t contemplate another (University student, UWA)

My dad says ‘you are never going to get your hands dirty for a living are you?’ and I said ‘No’ (University student, UWA focus group)

However, in contrast to the young people’s perspectives, only one parent discusses her expectation for her children to succeed. Parents are encouraging their children to think strategically about their future, and to be self-reliant.

Socio-economic status and family culture of tertiary education

Several participants acknowledge that socio-economic status influences participation in tertiary education, and that people from a low socio-economic background are less likely to participate in tertiary education.

Further, parents recognise that young people are more likely to participate in tertiary education if their parents are also educated.

...a lot of people say, ‘well I didn’t need to go to university, I didn’t need to do this, I’ve got a job, so why do you need to do it?’ (Parent, Oatlands focus group)

Everyone I know in my degree, apart from me, went to a private school and was funded by their tertiary-educated family, and I went to a public school with a secondary-educated family, so I definitely think having a tertiary education is definitely a huge one. (University student, UWA)

...when you talk to kids about being doctors, lawyers, teachers, scientists, a lot of kids have never perceived themselves in that role because no one in their family ever has, and they see that as alien people from somewhere else that do that, so it’s overcoming those psychological barriers as well as the economic barriers... (Teacher, Oatlands)

...it is so difficult for parent to actually get their kids to a uni. You know, kids are very influenced, very easily influenced by parents and other kids. If it's so difficult, parents might say 'why don’t you get an apprenticeship here’. (Parent, Kununurra focus group)

Jane’s Story – Education enables choice

Jane and her husband did not experience tertiary education, and value education for their children.
My husband didn’t go away for school he did grade 8... And like, now his options are really limited, we’re in the middle of drought and he’s like, ‘ok, I didn’t have those opportunities, and now all I can do is be a shearer. Like I can’t go back to school, I’m not confident enough, I didn’t finish my education, I didn’t even finish school’. So he doesn’t feel that he can go back to retrain for the workforce, because he hasn’t go the basic skills that he should’ve had when he, like, most kids should have. He was managing properties from the time he was 16 years old. So, his parents moved to another one and left him on his own. So, it was different then. But he really wishes he’d gone away to school, he’s instilled that into the girls. And said, like, you know ‘get some kind of qualification, doesn’t matter what it is’.

he never wanted to go away. For him that was very clear. You know, he would not go to Perth.

Some identified positive implications of distance include young people exploring, socialising and gaining independence.

...in a way it’s good that uni is in Perth because it kind of forces people who have been, if you’ve grown up in a homogenous culture, to come up and try new things. So it’s really beneficial for us. (University student, UWA focus group)

Family

Separation from family, friends and community influences participation.

...if I go down to Perth there’s a really big gap between when I’ll get to see them next. (Year 12 student, Kununurra)

5.3.4 Implications of Distance

Living away from home

Regional young people generally have no choice but to move away from home to participate in tertiary education, a decision with significant financial and emotional difficulties, which are discussed later.

I have to move away, no matter where I wanted to go. (University student, UWA focus group)

...you’re never going to have a uni in every single tiny town (University student, CSU)

...if we wanted things to be simple we could just stay here (Year 12 student, Loxton)

Eliza’s Story – ‘He would not go to Perth’.

Eliza’s son refused to move to the city; therefore, he would not participate in tertiary education.

Not that X is really uni material but he never even considered it because

Tori’s Story – Participating in the local community

Tori attends a university located 8 hours from home. She organises projects in her local community; however, she is ‘not part of the community all the time’.

I’m setting up a support group for kids of foster carers in X and nothing’s happening because I’m not there.

Leaving family is an ‘upheaval’, yet many tertiary education students have difficulties visiting their families due to work, study and time commitments.

Part time work tends to be often weekend work which means these students find it very difficult to return to their parents, so they become disjointed as a family (Teacher, Loxton)

Kate’s Story – ‘Away from the Family’.

Kate is from mid-west WA and attends UWA. Due to work and study
commitments, and her distance from home, she rarely visits her family.

...I've probably only seen them five or six times since being back a year and a half as well, because getting home, it takes at least four and a half hours and if you go on the bus – because I don't have a car – if you go on the bus it's 10 hours...that's just too much time for me to take out of my study and work as well. So I couldn't go home for a weekend. I often didn't go for the study breaks at uni either because that's only a week, and it would take me a day to travel there, I'd get three days there, and then a day to travel back. It's just not enough.

Kununurra parents acknowledge difficulties with visiting children in Perth, as return flights can cost up to $1300. Further, many Kununurra young people do not have any extended family in Perth, exacerbating their isolation.

...if something happens you can't get down there straight away
(Parent, Kununurra focus group)

**Access to information**

Due to distance, participants have limited access to information about tertiary education providers, entitlements, scholarships, living costs and accommodation.

...we could have perhaps gone to Adelaide, researched some of the courses, perhaps, a little bit better, if we'd been in town.
(Parent, Loxton)

We're one of the more isolated people, probably the most isolated people in Western Australia from universities. That's affected how much knowledge we have because we can't just go down the street and visit one of the universities any time we like [...]

...our daughter going down to town, and staying at a college, she actually got to mix with her same age group, and they're all country kids, and they're a similar personality in some regards, and they support themselves. (Parent, Loxton focus group)

Participants believe residential accommodation provides emotional and academic support, 'security' and friends, and can assist the transition from home.

My friends don't live on campus and stuff they have no friends at uni, they just turn up for a lecture, leave, they're on their own. Here you live with the first years, second year, third years, you all swap notes. (University student, CSU focus group)

...when we went to college and we did this big introduction thing and the guy next to me said 'oh, I'm doing human movement', 'oh great I'm doing human movement', and we learnt to catch the buses together, how to get out to Armidale together. We sort of helped each other through that. And that was really good. I

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**5.3.5 Accommodation**

Regional young people who leave home for tertiary education must find affordable and accessible accommodation. Options include residential accommodation, private accommodation, or boarding.

**Residential accommodation**

Many participants report that regional young people often live in residential accommodation, which can vary from self-contained flats to dormitories with full board. Residential accommodation can be a very positive experience.

My friends don't live on campus and stuff they have no friends at uni, they just turn up for a lecture, leave, they're on their own. Here you live with the first years, second year, third years, you all swap notes. (University student, CSU focus group)

...when we went to college and we did this big introduction thing and the guy next to me said 'oh, I'm doing human movement', 'oh great I'm doing human movement', and we learnt to catch the buses together, how to get out to Armidale together. We sort of helped each other through that. And that was really good. I
mean, I was happy to stay at college for only one year, because it just got a bit much at the end, but it was really good in terms for meeting people, having your meals cooked for you, and all you had to worry about was your one little room. Obviously in a house you’ve got the dishes and all that other stuff to do. I would recommend it, just to get settled in (Young person, Loxton focus group)

I think college for me was the perfect way because, when I left Year 12 I kind of was like ‘oh I don’t want to go straight up to Perth, and be living on my own and have to make new friends.’ And then like coming to college was like, a middle step. (University student, UWA focus group)

The dominant issue with residential accommodation is the expense. Residential accommodation can be very expensive, with some participants quoting up to $12,000 for 40 weeks of accommodation and full board; inaccessible for some regional young people. Further, students must move out of residential accommodation during the holidays.

COMMUNITY EXPERIENCE – Kununurra

Some Kununurra parents explain that their children are living in self-contained flats in residential accommodation. They experience many difficulties due to their isolation. Firstly, after applying and paying upfront fees, young people are still not guaranteed residential accommodation, and they must reapply in their second year. Secondly, accommodation does not provide kitchen utensils or a television. They cannot bring items from home and it is too expensive to post; therefore they have additional costs to buy new items. Thirdly, during the university holidays, young people must pack up their rooms, yet Kununurra young people cannot store their belongings at home.

Private accommodation

Many regional young people live in private rental accommodation while studying away from home. All participants acknowledge the difficulties with finding affordable and appropriate accommodation. Rent prices are very high in cities – with most students paying above $100 a week, and expensive bond.

No one wants to rent to a kid (Secondary school student, Springvale hostel)

Rent is massive and often I’ve found they don’t like renting to country students….plus bond was, in some spots it was up like two grand, especially around the university... But it didn’t get below $1000, even going like way out of the city. (University student, UWA)

...the biggest one is they just need to find somewhere to live, and at the moment in Western Australia, in Perth, rental is astronomical and so is finding a rental place. (Parent, ICPA)

Laura’s Story – Four children in different houses.

Laura has four children studying in Adelaide. They attend different institutions in different parts of the city, and therefore they could not find a share house together. As a result, their parents support four homes, at astronomical expense.

Shara’s Story – ‘I’m sick of moving’.

Shara is studying at UWA, and has moved six times in three years. ...because I didn’t know anyone up here, I just went through the
newspaper, the first people I stayed with were basically drug addicts and I ended up moving out before my lease ran out, because this other girl, the girl who I was living with, thought that I had dobbed her in for selling drugs at work – and I didn’t – and she got her brother to move in... He’d just got out of jail. So I basically moved out before he moved in.

She wants stable, affordable accommodation.

To find inexpensive rent, young people must live long distances from their tertiary institution (up to 1.5 hours travel). However, they then have a long commute to university, with subsequent additional fuel expenses and with less study time.

**Tom’s Story – Sleeping in the park to save petrol money.**

_I was living in a beach house in a caravan park about 90 km from the CBD... I lived in this one-bedroom asbestos beach shack just near the naval base with a family friend... [it was] incredibly hot in summer and fairly cold in winter and it was falling apart...it was like an hour and a half commuting time one way, so I just had to leave at 5.30 in the morning for the lectures_

To save fuel money, Tom would often sleep in his car in Kings Park, significantly affecting his grades.

_My results for the first semester, like I was never a stupid student but my results in the first semester, I got an average of 52 over five units, and I’ve gradually moved closer and closer to uni and my [output] has gone up and my average score and it’s consistently grown by about seven percent per semester, and now I’m sort of higher eighties sort of._

Young people need safe, affordable accommodation close to university. Without this, students state they perform poorly at university.

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5.3.6 Financial difficulties

ALL participants state that the cost of studying away from home is the main factor affecting regional young peoples’ tertiary education choice. Costs include start-up and relocation costs, living costs, study-related costs travel home, and course fees (specific costs are explained in section 5.4).

**Financial costs and tertiary education choices**

All participants recognise it is very expensive to study tertiary education away from home. Pre-university students find the costs ‘overwhelming’ and ‘worrying’, and that costs affect their educational choices. Evidence from university students and parents confirm that costs do affect tertiary education participation. Many participants have observed young people who did not participate in tertiary education due to the costs.

...having to choose what you want to do because the cost is really like sort of the reality, whereas what I want to do is just go and do all these things that I’ve got options to do. (Year 12 student, Kununurra)

[Year 12 students] really do start to focus on the costs, not the career path. Costs become a significant factor in their thinking. (Teacher, Loxton)

To come this far and then realise that you don’t have any support from anyone and then turn around and go back, after you worked so hard for the TEE to get into university. It’s your whole life, your dream, and then to be able to not afford to be here I think is such a shame...We worked really hard in Year 11 and 12. We got the TEE. We got into UWA. That’s very prestigious. But we can’t be here. (University student, UWA)
...they’ve got a dream, and the first thing they discover is that they can’t follow their dream because they can’t afford to go to university... I know of five students who haven’t gone to university, or they’ve started university and haven’t been able to finish because they’ve underestimated the cost of what it will be to do that degree.... they drop out and they go on for work. Basically they don’t gain a tertiary qualification. (Parent, ICPA)

Participants believe regional Australians are disadvantaged by the costs, particularly middle-income families, because they are ineligible for Dependent Youth Allowance. Families are extremely financially burdened, and many young people are forced to defer their studies to work for Independent Youth Allowance. Eligibility for Youth Allowance is a recognised barrier for regional young people, and will be discussed later.

**Costs and the family**

Regional families are extremely burdened with financially supporting their children participating in tertiary education. It is a ‘huge expanse for families’, and many experience financial stress, particularly with the drought.

...if X had stayed in town, that’d be completely different. He’d have been living with us, we wouldn’t have had to pay for accommodation, the food wouldn’t have been as expensive. ...for him to do his course, he’s had to go four hours away. (Parent, Wagga Wagga)

That puts a lot more strain on the family, to have to provide for him (Parent, Loxton)

You start to rethink how you can run your business better, what other things you can do, especially like we are, farming, where you’re against the weather all the time so you sort of think, well are we better off going out and working? Are we better off leasing the farm? Are we better off doing this? So that’s pressures on us. (Parent, ICPA)

Young people are aware of the financial burden on their parents, and feel guilty.

They might make a comment and I say, “Oh gawd no, can’t afford that. Got to send you kids to boarding school”...They just pick up on the negativities that you actually have sometimes. (Parent, ICPA)

But it was really taxing... my mum was still sick and had to start working then to support it... I didn’t feel too great about that (University student, UWA)

**Tom’s Story – ‘Mum was sick’**

Tom experienced considerable financial stress, but he did not want to ask his family for additional support.

I didn’t want them to know. Because Mum was still sick and doing chemo and the whole thing, I didn’t really want to bother her with it.

It is clear that many families cannot afford to financially support their children.

I feel sorry for my parents...they have to go a lot into it and they probably want to help out but they can’t... they’ve got four other kids to look after as well. I think my mum’s more stressed than I am... (Young person, Kununurra)

**Wendy’s Story – No AIC for TAFE**

Wendy’s son wanted to attend TAFE instead of college, however TAFE students are not eligible for AIC. His parents could not afford to financially support him, so he could not attend TAFE.

X wanted to do that TAFE thing, and there was no way I was going to be able to afford that. So I said ‘no
mate, there is no way we can do that, you’ll have to go to [college]. We can get AIC for that but we don’t get anything for you to go to TAFE.

Participants believe some young people decide not to participate in tertiary education because they do not want to financially burden their parents.

They feel they are going to be a huge burden on their parents and that they want to be independent. They don’t want to put their parents under any more financial burden than they are under (Teacher, Loxton)

Anne’s Story – ‘He has heard us moaning’

Anne is financially supporting her first son at university. Her second son has decided not to pursue tertiary education. She is concerned that he made that decision to avoid financially burdening his parents.

He has heard us moaning...we thought we were going to get help with this, but we’re not, and this is a really expensive thing for us to do’. I don’t know if he took that into account or just used it as an excuse not to go to uni. (Secondary school student, Springvale Hostel)

Tertiary education fees

Tertiary education fees are a significant factor in decision-making for regional young people. Most regional families cannot afford to pay HECS-HELP fees upfront; particularly if they also cover living costs.

Instead of us assisting X with his HECS, we have had to bed, feed and clothe him for 4 years (Parent, Wagga Wagga)

Thus, many regional young people accrue a significant HECS-HELP debt, an overwhelming concern for young participants.

The two biggest things for me is HECS and the difficulty of getting enough marks to get into uni (Secondary school student, Springvale Hostel)

You’d feel like you’d forever be in debt (Secondary school student, Springvale hostel)

...get a massive bank loan and pay it all up front. (Secondary school student, Springvale Hostel)

...that’s the whole thing, you don’t want to be paying something off when you’ve got a family or thinking about buying a house (Secondary school student, Springvale Hostel)

...a lot of people these days...are starting their working lives with a debt of maybe $50,000, maybe a lot more. And that’s pretty horrifying....you’re not ever going to be able to afford a house... Perth has got the most expensive house prices in the country. How are you going to? Yes, how are you going to, I don’t know, buy a house, raise a family, whatever, if you’re going to start working life with a big debt like that? (University student, UWA)

Megan’s Story – ‘Debt at 19’

Megan, from Kununurra, feels very overwhelmed by her future HECS-HELP debt, and it strongly factors into her decision-making about tertiary education.

$30,000 for a four-year course and... I’m just very overwhelmed about how much both me and my dad are willing to spend on my education.... it just blows my mind really.... Then you’ve got your living costs and then your social costs on top of that and so yes, it’s very overwhelming. If I’m going into debt at 19...it’s very overwhelming and probably would ruin that whole year for at least one year when I went to uni, because I’d be worrying about how I’m going to pay off the debt and stuff like that, and then the next year I’ll probably relax and have stuff to take my mind off it.
Young people articulate that accumulating a HECS-HELP debt is a reason to not participate in tertiary education. However, parents and community members are not aware of this.

I don’t think HECS comes into it because HECS does not come in until kids are actually working and the HECS debt is not something I don’t think that influences kids, it’s sort of one of those things at the back of their mind. (Teacher, Oatlands)

Young people are also concerned about Full-Fees, including costs and inaccessibility.

...you’re denying the opportunity to someone that might have really, really good marks and might be really intelligent, and go really well in what they want to do, but they can’t do it because of how much it costs (Secondary school student, Springvale hostel)

...another thing that shits me off is Full-Fee paid places. It’s so contrary to all the principles behind us having access to tertiary education...I don’t like the idea that rich kids can buy their way into the elite echelon of society...The people who can’t should be able to do that. I want to make uni free, and have it done cut off by academics rather than money. (University student, UWA focus group)

5.3.7 Transition and emotional support

When leaving home for tertiary education, regional young people have multiple transitions - to the city, to living alone, and to a tertiary institution.

Transition

Some participants have positive attitudes towards the transitions, finding them ‘liberating’. Participants acknowledge that young people who have already experienced transition and responsibility cope much better.

There was definitely like the feeling of being away from your family and free when you’re 17 is a little dangerous but it’s good. I actually really enjoyed it. (University student, UWA)

I know a lot of my friends from towns with high schools... they found it really, really hard coming straight to Perth from the high school...just completely different, being away from family... (University student, UWA)

...that’s the good thing about boarding school, they make the break when they’re 12 and by the time they get to uni it’s old hat, been there done that. (Parent, ICPA)

However, most perspectives towards the transitions reflect ‘culture shock’. Pre-university students perceive the transition to tertiary education as ‘jumping into the deep end’, expressing feelings of fear and uncertainty about leaving family and coping with responsibility, study and work. Many university students describe the transition as ‘displacement’, stressful, and a ‘massive leap of faith’. Parents recognise the dramatic shift in individual responsibility.

...the money’s one thing but so is moving away from family and everything that you do know. It’s just such as culture shock. You get down there and you don’t know anyone... (Young person, Loxton focus group)

Just freaking out and stuff. I don’t know. Just ringing up Mum all the time. “Mum, what do I do now?” Like the first time I broke down on the Stirling Highway, that was traumatic. (University student, UWA)

Our children, when they go to uni, they’re responsible for all themselves...they’re responsible
for doing their own grocery shopping, they’re responsible for doing their own everything...They often have a lot of fallouts, dropouts in uni...because they’re not coping with living socially and doing all the stuff for themselves as well as go to uni (Parent, ICPA)

...high schools are a fairly sheltered environment...Now, that world shatters when they get to university. There’s nobody there to say ‘this is due this week’. ‘can you read this for me?’; ’nup, sorry, don’t want to know about it’. (Parent, Loxton focus group)

The conditions are different...A lot of them have never lived in the south so the winters are hard for them – they’re not used to that cold and they often get sick (Parent, ICPA)

**COMMUNITY EXPERIENCE - Kununurra**

Kununurra parents believe young people have feelings of excitement, nervousness, trepidation, and fear about the transitions. They believe Indigenous young people find the transition particularly difficult.

*a lot of these kids haven’t driven in the city, they’ve never lived in a city; some of them go off to uni never having seen Perth before let alone a university before so in lots of ways they’re very unprepared for the city let alone just uni. (Teacher, Kununurra)*

**Growing and Learning**

Regional young people experience significant growth and learning during the transitions. They must learn about the city (including public transport) which is time-consuming and stressful. Additionally, some must also learn to run a household. It is a process of maturing.

*I go home and my mates seem immature now. (University student, UWA focus group)*

Parents believe regional young people studying away from home grow up quickly, and become ‘independent in their decision-making’. Some parents have observed young people leaving university because the transition was too difficult.

*...there’s some kids who know what they want to do and then they change, because it’s actually going to be too hard. It’s easier to do that, stay at home and work from home and do that apprenticeship and have all that support, and not leave your family. (Parent, ICPA)*

**Feelings**

Pre-university students experience fear and stress about leaving home, and many worry about finances. The majority of university participants are stressed, with the compounding pressures of employment, study, finances, family and socialising.

*You’ve got the stresses of your assignments...And I had work. And trying to play sport as well. And trying to socialise as well... (Young person, Loxton focus group)*

Parents state that many young people feel insecure, homesick, and some experience depression.

*...we got another five phone calls last night, yep every night. Yeah, X is very homesick, very much so. (Parent, Loxton focus group)*

Some of those kids are a long way from home and you know? We all need to have that link to home, (Parent, ICPA)

*I found with my daughter she missed the family contact, it’s talking with mum and, ‘I’ve had a bad day, I need to talk with*
someone, I want to talk with mum and dad’ and so you’re on the phone a lot, and...my daughter went through some depression issues when she went down to Adelaide and...that tore at us here, because you have to work and you have to maintain the contact and it’s the telephone contact, and it’s driving to Adelaide...it’s hard. It’s working through those...separation things and all those issues... it’s hard (Parent, Loxton)

Support

Regional young people do not have immediate support from family and friends when they study away from home.

...there’s no option. You must go to Adelaide and emotionally it’s very difficult. It’s not like you choose, ‘I’m ready to go.’ It’s like, ‘Well, now it’s time, off you go,...I lived, as I said, in a share house ... first time, I was 17, away from Mum and Dad. I’d never vacuumed the floor. I’d never cleaned the bathroom. I’d never done a load of washing or cooked a meal before...I was just in the deep end. I had no idea what I was doing....I had a lot of friends in the same boat so, who moved down to Adelaide as well, which was really good. We were, had a really strong bond and helped each other but, at the same time, I would come home for holidays and cry...half way back to Adelaide, because it was just, it was hard. It was very hard. (Young person, Loxton)

I don’t have any family in Perth so yes, there was really no one around to support me...I was pretty much dumped in this new place. No friends, no nothing, and I had to just build up from there. (University student, UWA)

Participants recognise the importance of young people visiting family, but travel expenses, time and study commitments are barriers.

I made the decision to stay in Adelaide, get a job, play netball, do everything in Adelaide. And I made that my home. But...it made it so hard when I was homesick to actually come up and see the family. I only came up probably only in the holidays. (Young person, Loxton focus group)

...they’ve just uprooted and said ‘right mum, this is it, I’m gone for four years, I’ll see you on holidays if you’re lucky’. So yeah it’s a big emotional drain as well as a financial drain for our kids....my other daughter’s finding the emotional side of it really hard at the moment, like being so far away. She wants to just talk to me, she’s like ‘I’ve got to ring you mum and it’s costing too much I can’t do that’. You know it’s really hard for her so I’ve got to try and ring her at least every second day just to talk to her, because she feels like she can’t ring me, she can’t afford to. (Parent, ICPA)

Rick’s Story – Alone at Easter

Rick could not afford to visit his family in Kununurra for Easter.

Easter was the biggest killer because we couldn’t afford to send him back, and all his flatmates all went home, and he was the only one there for two weeks...he rang up and just said ‘I really, for once I really really do feel like home, it wasn’t quite safe’...It was a long time on your own, and yeah, especially with no money at that stage.

Some parents discuss difficulties with visiting their children.

If worst comes to worst, you can get there in a reasonable sort of time frame, but it’s still quite difficult when they ring up halfway through the week and, you know, they’re on a downer...
and we’re working (Parent, Loxton)

...if you want to go to see them it’s a real undertaking to go and you’ve got to arrange your work schedule to fit in. (Parent, ICPA)

Laura’s Story – Son in Grief

Laura’s son was living in Adelaide for university, and his friend committed suicide. His mother felt guilty that she couldn’t support him while he grieved.

However, parents acknowledge that residential accommodation can provide support.

X has found a lot of support at [college]. That’s been a really good thing as far as support and that goes. I don’t know what he would do if he wasn’t at [college] because basically he’d be either on his own at home or he’s got to try and find other country kids or something at Uni. (Parent, Loxton)

Safety

Many university students feel unsafe living away from home.

...I’ll be staying late at night and I’ll be catching public transport home in the dark and that sort of thing, and it’s just not safe...in the cities I find that, yes, I don’t know who my next-door neighbours are here and that really bothers me...I’m a young woman and if anything happened to me, nobody will know. (University student, UWA)

Health

Many participants explain that students have poor health due to stress, malnutrition. Limited finances have a significant impact on poor health.

My housemate is sick in bed at the moment with a fever and a cold... I do think it’s because of the way we eat...you’ll need sleep so you’ll choose to sleep instead of to eat a proper breakfast, and so you’ll either rush down some cereal as you race out the door or grab a bit of toast. You won’t even bother buttering it and just race out the door. So you won’t start the day as well to begin with. You get to uni and the only thing you can afford to buy is coffee. It’s $1.40 and even that, you go: that’s two dollars that I could be putting towards something else, and you want lunch, that’s $10 if you’re buying it...I can afford to make a sandwich and bring that and that’s it, so I’ll just have a sandwich for lunch and then dinner, depending on whether I work or whether I study or what, I probably won’t go to the effort and make it Maccas. So I’ll either buy something, which is $10 out of my budget, which is a lot of money, or I’ll take time out of my studies and I’ll put an hour towards cooking something decent... you sort of think of it that way and go: no I’m not putting time into cooking and just grab something quick from them too. So the only time I really eat well is when you go to somebody else’s house or when you do say, “No, I actually do need a good meal”. (University student, UWA)

She’s always getting colds and feeling a bit funny and...yeah and they don’t eat properly, and they’re so stressed out about studying that it’s just so serious about getting this course, doing this course properly that she’s studying all the time... And it’s also the expense as well...(Parent, ICPA)

My second son, he’d been there two years and came down with glandular fever. We’d talk on the phone and I could tell there was something wrong, and he thought it was a cold but not glandular fever. I was still worried about him and told him to go to a
doctor…. His neck was blown up like two great fists, and he had glandular fever and he was in a really bad way. So I brought him home…If I hadn’t checked on him… (Parent, Loxton)

…I said, ‘Oh, why don’t you go to the doctor?’ She said, ‘I went to the doctor last week about my kidneys…It cost me $86,’ by the time she paid the doctor’s bill and paid for her medication, and I said, ‘Well, you need to go to the doctor for that…She said, ‘Well, I can’t afford that, because although they give me benefits, they don’t give me a healthcare card…’ So you pay top dollar because she doesn’t qualify (Parent, ICPA)

**Coping**

Participants’ preferred coping strategy is reconnecting with family and visiting home; however, as discussed, there are numerous constraints. Many university students cannot visit home during semester or in university holidays due to work commitments.

She couldn’t afford to give up her rent, her house, or her job, to come home. So she actually spent a whole year without coming home, and it was terrible. (Parent, ICPA)

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**Hannah’s Story – Visit home twice a year**

Hannah’s daughter cannot visit her family due to the expense and distance.

...she didn’t tend to come home much in her first two years…she caught the bus home a couple of times and that was a real drag. It’s 1100km in a car, it’s so much further in a bus, so she really gave that up. We fly her home twice a year. She comes home for Christmas, and she generally comes home in the June holidays.

Students also acknowledge the importance of socialising for coping.

...the more social you are the better you go at your courses as well, so you’re like ‘I’m not so brain-dead’ (University student, CSU focus group)

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### 5.3.8 Career and learning

**Pathway choice**

Young people have a variety of pathway options, and participants share difficulties of choosing a career at a young age. Parents in Oatlands and Kununurra explain the local pressures for young people to pursue apprenticeships, however many young women are disinterested.

...he’s under pressure now to leave school and not finish, because he’s just saying it’s better to go out and get a job or an apprenticeship, instead of finish school. (Parent, Kununurra focus group)

Employment is the dominant reason for participating in tertiary education.

...without it [university qualification]…I’ll have nothing to fall back on (Year 12 student, Loxton).

**Attitudes towards universities**

While university is the pathway choice for most participants, they experience many issues. Many participants feel neglected with limited information about universities, courses, and city living costs. Further, they believe universities don’t understand the implications of distance for mail and appointments.

When [universities] just say, ‘Oh, well, we’re going to have these induction days and we’re going to have this and we’re going to have it at a certain time,’ and you’re sort of like, ‘Well, that’s okay. That means that if we’ve got there, we’ve either
got to get up early or we’ve got to \(\textit{go down the night before and then pay for accommodation or find somewhere to stay.}^{*}\) (Parent, Loxton)

However, several participants highlight that some universities give regional students ‘bonus points, acknowledging locational inequities.

**COMMUNITY EXPERIENCE – Kununurra**

Participants in Kununurra believe young people have limited access to information about and university options. Most have never visited a university.

...there isn’t much information up here, because of the distance and stuff like that. We get a couple of people in from the universities around this time, but that’s about it really. We get the handbooks and stuff like that but that’s all...So that’s probably why I didn’t do so well in Year 11, because I didn’t know what I was kind of aiming for. (Year 12 student, Kununurra)

Few young people can attend university Open Days unless their families can afford to pay for their travel and accommodation. Students believe the university information arrive too late, increasing pressure as they select their university preferences.

**University Choice**

Young people must choose their university, location, course, and mode of study. Participants state that choices are affected by distance, finances, accommodation and information. Many UWA students believe regional satellite campuses have limited options and low standards. Kununurra parents believe that Distance Education is not a good option, socially and professionally.

...they asked if Kununurra might be interested in having like university courses offered at TAFE, through TAFE. And all the parents said no. Because by the time the students get to that age they really want to go out. They want to mix with other students (Parent, Kununurra focus group)

CSU focus group participants, who live regionally in Wagga Wagga, present issues of limited and expensive public transport, and the subsequent negative impact on employment and study. CSU students explain that the ‘P-Plate rules’, which stipulate that probationary drivers are only allowed one passenger, has affected safety on the road; because young people cannot be the ‘designated driver’. Many young people are now driving under the influence of alcohol because they cannot share lifts, and cannot afford a taxi.

**University enrolment and admission**

University admission is an issue for many pre-university young people:

...at the end of the day when it comes to marks, you can keep trying, like, if you’re dedicated you can always get the marks that you need but money is not something you can always get (Secondary school student, Springvale Hostel, Hobart)

Enrolling for university is also difficult for regional young people, particularly online enrolment processes. Kununurra parents believe the enrolment process does not assist isolated people, because there is limited information.

...we’d left it a bit late to do her courses and everything. I didn’t know you had to do those things. And then when we went in, half the courses were full! ...if you live here in Kununurra...nobody who
eases you into it. (Parent, Kununurra focus group)

...when they send out the offers right, mid January, they don’t get that kind of information about when to get down there, what to do, when they’re enrolling. (Parent, Kununurra focus group)

Rick’s story – Move early to enrol

Rick moved from Kununurra to Perth before Semester 1 began to enrol. He did not have any accommodation, so he stayed with family in Mandurah (one hour from university). He also had no money as his 18-month period for Independent Youth Allowance eligibility had not finished.

Orientation Week

Regional young people may also encounter difficulties to attend Orientation Week, due to distance and finances. Parents from Kununurra explain that their children could not participate in Orientation Week activities, due to the additional travel, accommodation and living expenses.

We didn’t go down for that Orientation because I said ‘look, what do we do? We don’t know anybody in Perth. I can’t come down with you and just stay there and not go to work for a month’. So we booked a flight for a week before her course started because we thought ‘well, it gives her time for her to look around uni and get to know some people’. And then about a week before her flight went we got a letter saying if she would like some orientation on her courses they were running some extra courses. And they’re starting three days before the flight was. And I had to change the flight, which cost another hundred dollars. (Parent, Kununurra focus group)

Completing university

University students must overcome many hurdles to successfully complete university. Many experience stress due to finances, study, work, and the emotional transition, which all negatively affect their studies and health. Most university students work long hours to survive financially.

I stopped working on holidays and my marks went up by about eight percent, 10 percent. (University student, UWA)

Parents describe various issues that negatively affect study, including commute time and pressures from universities and peers. A teacher from Kununurra believes Indigenous young people have particular difficulties completing tertiary education. Finally, CSU focus group participants believe Voluntary Student Unionism has negatively impacted their university experience.

5.3.9 Gender

It is clear that gender also affects participation. Many participants believe there are fewer employment opportunities for young women in regional communities, and therefore they particularly need a tertiary education.

...terribly stressful, because with girls these days, they need the tertiary education. Just even to become a secretary or something...not many kids can walk in and just get a job off the street. They need to have a course. They need even if it’s a TAFE course for a year, or a beautician course for a year or something, they still need some form of study before they’re going to get a job (Parent, ICPA)
5.3.10 Major Themes

There are many factors affecting regional participation in tertiary education. It is very clear that universal issues of transition to university, financial pressures, and coping with study, are exacerbated by the significantly increased emotional, financial and accommodation difficulties with studying away from home. Furthermore, quality of secondary education, access to adequate information and familial experience can also determine whether tertiary education is a feasible option. Therefore, successful participation in tertiary education is very difficult for regional young people. It must be again acknowledged, however, that participants stress that the financial costs to live away from home are the biggest obstacle to tertiary education.

5.3.11 Participants’ Recommendations

Participants’ Recommendation:
That secondary schools and universities provide up-to-date information to regional young people and families about the living expenses of studying away from home.

Participants’ Recommendation:
That tertiary education providers and Centrelink consistently promote scholarships and financial entitlements within all regional secondary schools and communities.

There just doesn’t seem to be anything out there to tell you that you’re eligible to even claim for this or that. I feel in this rural area it’s word of mouth. (Parent, Oatlands)

Participants’ Recommendation:
That secondary school staff, particularly administrative staff and Senior School Coordinators, are adequately informed about Youth Allowance.

Secondary school staff must have up-to-date information about Youth Allowance as they support students in decision-making.

Participants’ Recommendation:
That isolated secondary schools have consistent access to career guidance counsellors and information.

...in Year 11 and half of Year 12, just living in complete ignorance of any of the universities down in Perth...It makes me really angry actually because we should know. This is a really, really important step in our education and to only have six months or not even that to prepare for it, it’s really stupid... (Year 12 student, Kununurra)

Participants’ Recommendation:
That regional secondary schools receive additional funding for senior students to attend university Open Days and related events away from home.

Regional secondary education disadvantage is exacerbated by isolation from information, particularly as young people make decisions about their future.

...if the government allocated more money to rural schools, so that they could send their kids down to Perth for these [revision] seminars...that would be a huge difference, in terms of people doing well... (Year 12 student, Kununurra)

Participants’ Recommendation:
That tertiary education is free.

Many participants, particularly young people, believe university admission should reflect academic merit, not a person’s ability to pay.

Participants’ Recommendation:
That Commonwealth government increases funding to tertiary education, including increasing the
Many participants are concerned that due to secondary educational disadvantage, they cannot access a Commonwealth Supported place in their course of choice.

**Participants’ Recommendation:**
That university students can defer study-related expenses onto their HECS-HELP loan.

Study-related costs such as textbooks, internet connection and accommodation are very expensive, yet are necessary to successfully complete tertiary education. With the option to defer these costs, some financial pressures are alleviated.

...if you could put more on your HECS, you’d have more money and you wouldn’t be as stressed, so your grades would be better. You’d get a better job when you get out (University student, CSU focus group)

**Participants’ Recommendation:**
That textbook costs are subsidised.

**Participants’ Recommendation:**
That industries with skills shortages financially support regional young people to participate in tertiary education, paying tertiary education fees and living expenses.

Springvale Hostel students recognise that the Australian Defence Force financially supports young people participating in tertiary education, and suggest industries such as health and education adopt a similar model.

**Participants’ Recommendation:**
That Commonwealth and state governments provide adequate and affordable hostel accommodation for regional young people.

Tasmanian participants want more college accommodation, with increased subsidies and supervision.

**Participants’ Recommendation:**
That isolated young people who participate in TAFE and other post-secondary education instead of secondary education are eligible for AIC and accommodation support.

Current AIC criteria eliminates regional young people who do not study secondary education and move away for TAFE or post-secondary study instead of secondary education.

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Current AIC criteria eliminates regional young people who do not study secondary education and move away for TAFE or post-secondary study instead of secondary education.

**Participants’ Recommendation:**
That tertiary education institutions provide more affordable accommodation.

**Participants’ Recommendation:**
That the Commonwealth Government abolish Voluntary Student Unionism.

CSU focus group participants make this suggestion.

**Participants’ Recommendation:**
That regional universities host functions for university students to meet local community members and employers.

**Participants’ Recommendation:**
That regional universities further subsidise and increase public transport.

5.4 “A pain you have to bear” – financial difficulties and expenses

As discussed, participants identify financial expenses as the ‘biggest factor’ affecting regional access and
participation in tertiary education. In this section, we will discuss the various expenses, including start-up expenses, living expenses, study-related expenses, costs to travel home, and tertiary education fees. We will also explore how families and you people cover the expenses.

### 5.4.1 Knowledge of expenses

Many regional young people and parents are not aware of the various expenses for studying away from home until young people actually participate in tertiary education. Yet, they believe the costs are ‘huge’, and are worrying and stressful.

_I said ‘how much do you think it’s going to cost?’ and she said ‘a lot’. And that’s basically all they know. Absolutely no idea about all of this._ (Parent, Kununurra focus group)

### 5.4.2 Annual Expenses

Based on participants’ contributions, the author estimates the annual costs for a regional young person studying away from home is between $15-20,000. Participants estimate it costs approximately $10-15,000 a year for parents to support a young person living away from home, including accommodation expenses and textbooks, and students also must earn additional income.

### 5.4.3 Start-up Expenses

Regional young people have significant start-up expenses when they first move away from home for tertiary education. Parents estimate between $3-6000 (not including a computer), depending on the distance from university. Expenses include:

**Enrolment, Orientation and finding accommodation:** Many young people travel to their tertiary education institution location several times before actually moving, to enrol, attend Orientation Week, and find accommodation. Each journey involves travel, accommodation and living costs.

**Moving:** Expenses to travel from home to the new location may range from a tank of petrol to a flight, as well as trailer hire or removalists, or excess baggage.

**Vehicle:** Most regional young people require a vehicle, to travel home and attend work. Isolated people have an additional expense to send down the car.

**Laura’s Story – Maintaining 5 cars.**

Laura, from Loxton, bought and maintains five cars, one for each child away at university and one for the family.

**Bond:** If renting privately, bond costs $1000-2000.

**Setting up a house:** Expenses include purchasing appliances, whitegoods, and furniture (fridge, lounge suite, bedding, bed, and desk). Freight is additional. Isolated young people must generally buy new items as they cannot move items from home. Postage is additional.

_Isn’t it great that I live in Sydney or live in the town where the uni is, pinch the old fry-pan form mum’s bottom drawer, steal some groceries and toothpaste when you’re home, but you can’t when you’re 1100 ks from uni._ (Parent, ICPA)

**Computer:** Students generally buy a computer and printer. Regional young people often require a laptop...
computer so they can travel home and study on weekends.

### 5.4.4 Living Expenses

Weekly living expenses are estimated between $250-400, depending on location.

**Residential Accommodation**

Residential accommodation expenses depend on the type of accommodation. While 40 weeks in a self-contained residential flat can cost $5000 (no food, cleaning, internet connection or other support), dormitory accommodation, with full board, can range from $8000 to $12,000 a year (accommodation is often cheaper at regional campuses). Students must leave during university breaks and holidays, with additional accommodation costs if they cannot return home due to work. Other expenses in residential accommodation may include meals on weekends and laundry. In a self-contained shared residential flat, students must buy kitchen utensils and a television.

**Private accommodation**

Private accommodation expenses include:

**Rent:** Participants explain that private rent costs $5-600 a year, with many students paying $120 per week for a room in a share house.

*If you study at UWA, that means you have to live in the Western Suburbs, which means property to rent per week is $400 plus. And it can be $300 and there’s rats running through your kitchen* (University student, UWA focus group)

**Bills:** Water, gas, heating, heater, phone, and electricity.

**Food:** Food budgets range between $25-100 a week, and it is evident that many students eat poorly.

*I was living on $110 a week in first year, that was my allowance, and that wasn’t enough and that’s like one-meal-a-day...* (University student, UWA)

**Expenses for all regional students**

**Phone:** Many students living privately have a landline, often necessary for internet access and phone calls home. All students have a mobile phone.

**Transport:** Students require transport to university, work, and sport and for socialising. Many participants acknowledge that public transport is time consuming (particularly if they live long distances from university) and therefore have a car. Car costs include fuel, maintenance and repairs, insurance, registration, and parking. Some residential colleges also charge annual parking fees. Public transport is a further expense, however public transport in regional university towns is often limited, and students generally require a car or rely on taxis.

*Last Friday I waited for a bus... the bus was meant to be at South [campus] at 5.30 and then be here at 5.55. So I was at town at 5.30. I knew I hadn’t missed it. I waited and waited, it got dark, the homeless and drunks were walking up, and I had to catch a taxi...I really don’t have that much money to throw around.* (University student, CSU focus group)

**Clothes:** In addition to general clothing expenses, Kununurra students must also purchase winter clothes. Students budget very carefully.

*I hadn’t had shoes since high school.* (University student, UWA)
**Sport fees:** Students have uniform and participation fees. One parent believes sport costs have increased since the introduction of Voluntary Student Unionism.

**Work costs:** Work-related costs include work uniform and transport.

**Health:** Students may have medical and dentistry expenses, including medication and travel.

> I got sick last term and I saw a specialist...and I had to fly out there and back again for surgery. I couldn't do it here. I spent all [the] money I earned when I worked, you know, $6 an hour as a 17 year old...I really didn't want to spend it on an airfare ticket.

*(University student, CSU focus group)*

Many students lose their Low Income Healthcare Card after working in their university holidays, and therefore have higher medical costs.

**Social life:** Although a balanced social life is important, only university students living in residential accommodation mention the social expenses.

**Additional expenses:** Students report additional expenses such as new whitegoods and gifts.

> Comes Christmas and you can’t buy presents for anyone because you haven’t got any money, because it all needs to go towards the new washing machine.

*(University student, UWA)*

**5.4.5 Study-related expenses**

**Study equipment:** Internet connection, stationary, and lecture notes.

**Textbooks:** Students generally must purchase new textbooks to have the most recent edition. Participants report single books costing $100 to $780. Textbook expenses per semester range from $200-$1000.

> ...one semester I spent over $1000 on books for law. It’s a joke *(university student, UWA focus group)*

**Rick’s Story - Missed out on second-hand books**

Rick, from Kununurra, budgeted $800 for his Semester One books. One book cost $780, nearly his entire budget.

> We didn’t get down there til the last minute because there was no where to stay, and we can’t afford accommodation with our lot anywhere. So it was last minute. All the second hand books were gone...So he couldn’t get any second hand, he tried, unless you go on things like E-Bay...But we didn’t have a booklist until we got down there......

Many students delay purchasing textbooks due to limited finances.

> ...at the moment I’ve got a book ordered that’s come in and it’s been there for a week, and it’s going to be there for another week until I get my next payment, and I’ve got my $400... And it’s really hard and I can’t understand my lecturer.

*(University student, UWA focus group)*

> ‘X, why haven’t you done this reading?’ I got kicked out of class. ‘Sir, I don’t have the books yet’ *(University student, UWA focus group)*

**Practicum:** Practicum expenses may include uniform, travel and accommodation.

**Small courses:** Some students attend small courses and field trips

**Student association fees:** This is an optional expense.

**5.4.6 Costs to travel home**

Participants believe it is important to travel home to reconnect with community and family. However, many students cannot afford the
expenses, time away from study, and time off work; thus, they return home only a few times a year.

When I was going through that really tough period, it was tough not receiving, you know, Youth Allowance cheque, filling my car with fuel and driving home. I thought about that a lot but once you’ve paid the rent and there’s your car, you have to sort of make the choice. The choice you make then sort of makes the next two weeks hard. (University student, UWA)

**Bus:** Some young people travel home by bus or train; however, they take a long time and young people do not have a vehicle at home creating significant difficulties if they have limited access to public transport and they are working.

**Car:** Travel expenses include fuel.

**Flights:** Flights are often very expensive. Kununurra parents quote prices from Perth between $700 and $1300 return.

**Visiting children:** Parents have travel and accommodation costs to visit children.

### 5.4.7 Fees

TAFE students must pay up-front fees. Some families pay university fees upfront; however, most defer this cost.

<table>
<thead>
<tr>
<th>Table 2 - Mary’s children’s annual budget</th>
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<tbody>
<tr>
<td>COST</td>
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<tr>
<td><strong>Start-Up Costs</strong></td>
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<tr>
<td>University costs</td>
</tr>
<tr>
<td>Books (more for science)</td>
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<tr>
<td>Organising accommodation, travel to look, accommodation bond</td>
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<tr>
<td>Basic furniture (bed, desk, share fridge etc)</td>
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<tr>
<td>Computer</td>
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<tr>
<td>Travel to enrol etc</td>
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<tr>
<td><strong>Weekly living costs</strong></td>
</tr>
<tr>
<td>Travel</td>
</tr>
<tr>
<td>Rent</td>
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<tr>
<td>Food, gas, electricity, phone, general living</td>
</tr>
<tr>
<td><strong>TOTAL COSTS</strong></td>
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</tbody>
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### 5.4.8 Covering the expenses

Regional young people must have a combination of methods to cover the expenses of studying away from home. As one parent articulates,

Youth Allowance doesn’t pay the whole cost, Learning Scholarships don’t pay the whole cost, mum and dad can’t face the whole
cost, and holidays jobs can’t pay the whole cost. It’s a combination of those four things that get them to uni. (Parent, ICPA)

Methods include parent contributions, Youth Allowance, semester work, holiday work, taking a gap year, savings, preparation, scholarships, debt, and other means.

Attitudes and issues

Most young people believe they should cover the expenses, and feel ashamed relying on a ‘handout’.

…it’s my life, I should do it...It’d be better if I finished on my own accord (University student, CSU)

I don’t want to burden my parent with, like a whole heap of living costs. (Year 12 student, Kununurra)

I hate the fact that I have to rely on my parents, at this stage. (University student, CSU focus group)

Although many parents want to financially support their children, many cannot, particularly with multiple children or drought. Many young people know their parents cannot support them.

...if you have an older child who has already gone through it, you think twice. Of your next one, you think ‘wouldn’t you rather become a carpenter?’ (Parent, Kununurra focus group)

Michelle’s Story – Noticing the strain.

Michelle’s parents have significant debt from supporting her older brothers at university.

I know they take out a lot of money to support my first brother because he had to go down to Sydney, because that was the only place where his course was offered, and so that was four years and as soon as he finished, my other brother, the next year he went to Uni...currently I have two brothers doing Uni at the same time, so it means financially it’s sort of a strain on my parents. And yeah, you notice it.

Cara’s Story – Preparing early

Cara’s parents are unable to financially support her, so she is preparing.

...with my parents, like we’ve got six kids so a big struggle. Everything that we’ve earned or have is from working ourselves. So yes, buying a car was huge for me...I’ve got to buy a laptop yet.

Parents feel anger, frustration and guilt that they cannot support their children.

...because both girls are really bright, we just want to give them the best opportunities we can... because they want to do it we want to help them. Yeah I just feel a bit frustrated that we can’t. (Parent, ICPA)

Parents acknowledge that young people do not like asking for money.

...my eldest daughter struggled with her conscience about how much money she was asking for from home and we never, ever said anything to her to develop that conscience in her.(Parent, ICPA)

...they don’t want to say ‘please can I have more?’ because he knows that we can’t (Parent, Kununurra focus group)

Parents’ contributions

Some parents financially support their children, such as paying for accommodation, providing income until Youth Allowance begins, paying for textbooks or travel, or emergency assistance.

...for my course there’s pracs almost every holidays...You need to pay money to get there, also you pay rent to live there and you can’t work in those holidays,
you can’t make any money…. you work nine-to-five for free in the hospital…I’d like to contribute but I really just don’t have the time (University student, CSU focus group)

...my parents have said they don’t want me to be in a situation where I’d have to leave uni. So they have been paying my rent which is…easier. And I can cover food and the expense type things from working in the holidays (University student, CSU)

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### Megan’s Story – Student Exchange

If Megan is accepted for an international student exchange program, she will not be able to work in her gap year to gain independence, and will therefore have to rely on her parents and part-time work to cover her living expenses at university.

Parents go to extraordinary lengths to support their children, including working additional hours, having jobs off farm, working through holidays, accruing debt, and retrenching employees. This places pressure on young people and causes guilt.

I’ve been working for the last six years to put the kids through uni. (Parent, Loxton)

...their sons or daughters know that, ‘oh gosh mum and dad are sending me so much a week to live on. I’d better not blow this chance at uni’. So there’s a lot of pressure straight away before you even start looking at the pressure from their peers and the university...Most of them understand how much their parents owe. And they worry about that. And I’m sure there are some young people who just say to mum and dad ‘oh, look I don’t really want to go to uni’, and probably deep down they do... (Parent, ICPA)

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### Laura’s Story - No holidays in 25 years

Laura has four children who have all participated in tertiary education in Adelaide. The parents have a debt of $140,000 to cover the children’s living costs. The children also all worked for Independent Youth Allowance during the first 18-months of their degree.

...before the kids went to university, we paid off the house, we had no debts. We have a fruit property, we could borrow against that and put that on our mortgage, and we’ve increased, and we’ve increased, and we’ve increased. We owe $140,000 now. The youngest is starting out now, we hope in the next couple of years we’ll start to pay it back....It’ll probably take us 10 years in which time we’ll have no money for retirement....

All parents state that they make sacrifices and cut costs to support their children.

...if you needed, you know, the roof or something done on the house and that’s going to be $2000-3000 and you think, ‘Well, you know, what... our children’s future is much more important.’ (Parent, Loxton)

...the second daughter decided that what she wanted to do was go straight to uni. And I thought if she hadn’t have done that, she would never had gone. We weren’t going to stand in her way and say ‘you need to stay and work for 12 months’. And jeopardize her future...so we basically now, through her study,
carry the can financially. (Parent, Loxton focus group)

...we go without. There’s no such thing as going out. (Parent, Oatlands)

**Anne’s Story – Paying for our presents**

Anne has spent $200 a week for forty weeks a year over four years to cover the living expenses for her son studying way from home.

...if he wants to come down and visit we have to give more money for petrol. And, I’ve had to give him money for buying presents, which is ironic because the presents he buys are for us. So, I’ve just had to give him everything he’s needed. ...I’m 50 next year, and I’m being told I have to support my son going through university, but by the way you’ve got to get ready for your retirement before you finish. Now, another financial aspect is my husband hasn’t been putting enough in super because we’ve had to wait for university to finish, so we’re not getting ready for retirement...Knowing how much we earn, and how much it costs us to live each year, I don’t know how much we can save in five-ten years for another thirty, forty years of living.

Anne also cannot volunteer in the community because she must work to support her son.

Many parents state that they cannot put funds into their superannuation to prepare for retirement.

...they’re all pushing superannuation, you’ve got to put your money into super for your pension...but I’ve got to put my four kids through, now I’ve got this 100-odd thousands dollars of debt. I can’t afford to put anything into super. So we’re just going to be living off the pension when we are older. (Parent, Loxton focus group)

Some young people feel less independent with parental support.

...you’re 18 and you feel independent, but you’re still dependent. (University student, CSU focus group)

I’m away from home but I depend more on my parents than my friends who are at home (University student, CSU focus group).

It’s like blackmail, isn’t it?...when I was looking into exchange, Dad’s like ‘no way....it’s dangerous there, I pay your HECS, I pay your rent, there’s no way’. (University student, CSU focus group)

**Youth Allowance**

Youth Allowance assists many regional young people. Due to strict Dependence eligibility criteria, many young people MUST work for 18-months to earn enough money to be eligible for Independent Youth Allowance, as discussed later

If you don’t earn the money for Youth Allowance, you can’t go to uni (Parent, Loxton focus group)

...that’s why so many people say, ‘have this year off’. So they can earn that money, so they can get Youth Allowance, basically. Well, that’s what we said. That as the deal, that, got to have that year off to earn that money. We couldn’t afford to send two children. (Parent, Oatlands focus group)

As we will explore later, Youth Allowance payments are very low, and university students must supplement their Youth Allowance with work, scholarships or parent contributions.

**Semester work**

Many regional young people must work while studying. Some young people work long hours and multiple jobs to financially support themselves. University participants
work between 15-35 hours a week, and work can significantly affect university performance.

I failed units. I failed one unit in the first semester and two units in the second, purely because I didn’t have enough time to study. (University student, UWA)

He didn’t pass an exam because he was doing pracs as well as his part-time work as well and study and exams (Parent, Wagga Wagga)

[They] have to work more to afford to stay there and then all of a sudden they’re failing a subject. So then they’ve got to work more to then stay there longer to pass that subject that they failed and pay more HECS. It’s a vicious circle. (Parent, ICPA)

Rachel’s Story – Working 35 hours a week

Rachel’s daughter participated in Rotary Exchange in her gap year, and upon her return, attended university. She was ineligible for Youth Allowance due to her parent’s assets, and worked 35 hours a week while studying nursing full-time to support herself. Her work affected her performance and she failed some subjects.

Shara’s story – ‘Study breaks were work breaks’

Shara works 20 hours a week while studying full-time. In one year, she earned $7,000, yet her costs were $10,000. She explains that

Study breaks were work breaks. So I didn’t get a study break

Other issues with semester work include limitations to visit family and transport.

...the only work that she could actually access was in the hospitality industry. That was just, of course, weekend work, so even if she wanted to come home, and she desperately wanted to, she couldn’t...because she had gone straight from school to Adelaide to University, [she] found the move the most difficult and she needed the family support (Parent, Loxton)

...our daughter got a job in Adelaide.... It got to a point where she made the decision not to come home...not getting emotional support. (Parent, Loxton focus group)

...it’s so hard to have a job in Wagga and use the public transportation to get home. It just doesn’t work out. Especially like Thursday night, the shops close at 9 o’clock, the last bus is 8.30. (University student, CSU focus group)

CSU students share stories of young women involved in stripping and prostitution to financially support themselves.

I knew a girl...she was a topless waitress there. She was so desperate for money. She was in a nudie calendar for like $100. She was a very dignified girl. She just...there are no jobs in Wagga and she didn’t really care. She just did it....Had my parents cut me off or whatever, you know I might actually have to consider that (University student, CSU focus group)

I have a friend, she’s a second year at Uni Melbourne and she’s seriously considered prostitution to get through uni. (University student, CSU focus group)

However, many university students cannot work during semester, due to difficulties finding work, high contact hours (particularly at TAFE) and visiting family.

...sometimes she gets called back in for Saturday night work which then she doesn’t come home then on the Sunday, but by the time you take that and travel, and your petrol money and things, it’s
not worth it so she’d sooner not work at weekends; so she just does her Monday and Thursday shifts and gets enough for her food and hydro and doesn’t seem to worry. She’d sooner come home (Parent, Oatlands)

**Holiday work**

Most regional young people work during their holidays, with many working to finance their next year. Issues include limitations on visiting family to maintain their semester job in the city, and lack of employment in their community.

Regional people need to work in the holidays just to finance the year. You hear heaps of stories of people working on grain bins, in abattoirs, 12 hour days, 6 days a week, just to save up some money so they don’t have to run themselves down during semester. (University student, UWA focus group)

I had to stay in Perth because of the job I’ve got. It means that I have to be here for the 24th and the 26th of December. It’s the post-Christmas sales. I work at X and you’re not allowed to take those days off. So I couldn’t go home for Christmas, otherwise I’d lose my job...Not being able to go home for Christmas was huge. (University student, UWA)

Not all country towns have heaps of vacation jobs that people can take up. (University student, UWA)

...we live on a farm. We don’t live that far out of town for her to go and get a job, but there just aren’t the jobs, there just aren’t the young people. So she doesn’t have that much choice but to go to Perth even to work (Parent, ICPA)

When students support themselves with holiday work away from home their living costs limit their savings capacity. Further, in university holidays, students living in residential accommodation must to find alternative short term accommodation to continue their city job.

**Gap Year**

Many regional young people take a ‘gap year’ (a break between Year 12 and tertiary education) to financially support themselves through tertiary education, by working for Independent Youth Allowance and saving money. Several Year 12 students indicate they will take a gap year, and as the findings will later reveal, deferral is common in regional communities.

**Savings**

Many Year 12 students are currently saving for university, while many university students have holiday work savings to cover accommodation and / or living costs, and to cover costs until they are eligible for Independent Youth Allowance.

I worked three or four years during high school, I had a big amount worked up before I came. And that’s all disintegrated, because I’ve like paid for all my textbooks (University student, CSU focus group).

Jane’s daughter took a gap year to save for university. Now completing her first year at university, she is considering deferring again for another year to save for second year, further delaying completing her university course.

**Scholarships**

Some students receive scholarships, such as Commonwealth Learning Scholarships. Performance-based
scholarships can cause incredible stress.

I know a girl in my course and she’s on some kind of scholarship where she needs to get a certain grade, she has to pass everything. Pretty much, if she doesn’t have the scholarship she can’t be at uni. It pays her accommodation and things and her family aren’t in a position to support her...she was physically being sick because of the stress of ‘what if she failed and what if she can’t be here anymore?’ (University student, CSU focus group)

Budgeting

Many students and families share creative, unhealthy and unsafe budgeting methods to survive financially, such as buying recycled items, eating minimally, and finding cheap accommodation far from university (with a long commute).

Tori’s Story – Careful Budgeting

Tori manages her small income very carefully. She budgets $25 a week for food, and is careful with her energy consumption.

You can buy Weetbix or you can buy an expensive cereal; they both do essentially the same job...In my mind I shouldn’t be using anything I can’t afford to pay for. Like, I incur costs at the time I turn the heater on or the time I turn the light on...If I don’t have money at the end of the week then I will be hungry.

Lisette’s Story – Cooking Sundays

Lisette’s has ‘cooking Sundays’ with her three daughters who live away from home.

Cooking Sundays and I empty the cupboard out when I cook Sundays. We made up 140 patties the other night so they could all take back with

Debt

Debt is common amongst students and families. Some parents and young people utilise credit cards, borrow money from family members, or have student loans.

I was talking to a girl the other day, she’s got a $20,000 student loan, she’s in her second year of teaching, and a HECS debt to pay off (Parent, ICPA)

As discussed, many families have considerable debt from financially supporting their children; one family has $140,000 of debt for education living costs.

Preparation

Several participants prepare for the expenses, such as saving and exploring options.

Jenny’s Story – Education Fund

Jenny’s family are preparing early for the tertiary education expenses for their 14-year old daughter. On her birthday, extended family members give money for an education fund they have established. Yet they still worry.

I think it’s going to be a struggle for us...Because I don’t know what’s around the corner for, you know? If something happens to my husband... Then she’s going to struggle.

Barry’s Story – Considering moving

Barry and his wife are considering moving to Adelaide to financially support their children participate in tertiary education. Access to Youth Allowance will affect their decision. If they move, their community will lose another long-term teacher.
Australian Scholarships Group

Some families contribute to Australia Scholarships Group (ASG). However, many parents, particularly in Kununurra, have significant issues with the scheme, including not receiving their full entitlements.

We got very little. And I said ‘where is the rest of it?’ I started doing this when he was six months old! And we got very little back because of all the fees that it goes into. (Parent, Kununurra focus group)

Eliza’s Story – ‘I’m pulling my kids out’

ASG told Eliza that they could still access their contributions if their child did not attend university. Their son did not attend, and they lost their money. Further, her daughter attending university did not receive all her entitlements.

Australian Scholarship Group said she was getting $500 a month once she goes to uni. She didn’t. She got $500 for the first month. Then the second month I rang up and said ‘my daughter said that money never came through’. ‘Oh, we decided we will wait until June to see how much we can pay out’. What? They didn’t pay anything until June, and then in June she got a cheque for $700! Instead of getting one in January, February, March, they just decided not to do it. And somewhere in the small print, down there, conditions apply. And they told us they will pay us everything we paid in, you would get when they finish their secondary...And I calculated how much we had paid in. I thought it was something like $15,000. WE got $6000 back. I rang them, and said ‘where is that money?’ And they said, ‘you know, some goes away for insurance and for administration’. I thought, ‘I’m pulling all my kids out’.

Other methods

Other methods for covering the expenses include studying through the army, relying on friends, family trust funds and studying through distance education.

I actually had a girlfriend while I was up here, and the main reason I didn’t go home and quit the whole uni thing was her mum actually like fed me and stuff so I managed to scam a lot of food off her. (University student, UWA)

Part of my dad’s deal to stay up here is that we both get a chance to fly down to Perth and fly back up to Kununurra, so hopefully a couple of years from now I’ll be able to do that, like during the breaks from uni and stuff like that (Year 12 student, Kununurra)

Some methods are very concerning.

Tori’s Story – Un-enrol for unemployment benefits

Tori is ineligible for Youth Allowance, and has seriously considered un-enrolling from her course during university breaks to receive unemployment benefits. However, she would then have to reapply for university, and may not be guaranteed a place.

5.4.9 Financial Stress

Most participants, including pre-university students, university students and parents, experience financial stress trying to cover costs.

Finding the initial funding for him to start and getting him into some sort of boarding accommodation was a nightmare. (Parent, ICPA)

...at the end of the day, they really don’t want to be stressing about money. They’re there at uni to get a degree, to study. You don’t really want a child sitting there stressing about money and...
having enough money to live and kids don’t want to be calling home and wanting money, but you don’t want them sort not eating or obviously not having enough... (Parent, ICPA)

...my study sort of went down hill because of that as well, because I wasn’t giving myself time. I also got sick quite a bit as well. I was sick for two weeks with laryngitis, just because I’d totally run myself into the ground. (University student, UWA)

Several parents worry they will lose their Centrelink entitlements.

on the radio sometimes they’ll talk about people’s biggest fears or worries and one of mine would be incorrectly filling in a Centrelink form and then having to pay money back (Parent, ICPA)

Drought and financial stress

Drought exacerbates financial stress, increasing difficulties for regional families.

...if we are financially supporting three children, when we’re in a drought with no means of income anyway, that’s a huge choice. Well at her stage we’d have to virtually tell her she had to be Independent. We wouldn’t be able to support her. (Parent, ICPA)

Rachel’s Story – Impact of financial stress and drought

Rachel lives in a drought-affected community, and believes the drought and financial stress causes mental illness, marriage break-ups and ‘a lot of suicides’. Education costs exacerbate financial stress. With parental suicide, young people feel some responsibility and guilt, because of the additional financial burden for their education.

There has been a lot of suicide and these financial pressures are causing it, because people don’t know how to cope....if the family has been divided over this having to send your kids onto further education, it’s splitting families up....But it’s leaving the male at home. He comes home to an empty house, there’s no, he has to get his own meals, in wintertime he comes home to a cold place, not very inviting to come home to a cold place. So, one of the...alternatives is to go out have a few beers, get drunk, take his own life.

Leaving University

At least half of the university participants have considered leaving university due to the financial difficulties.

[I considered it] quite a few times and whether it would be better for me to defer uni for six months and work and at least then I’d have the Centrelink to keep me going through and I could put some more time into my study. I decided against that. My parents were quite upset with me for failing units actually, and they said, “You’re failing units. There’s no point in you studying if you’re going to fail”... I really like uni and I think if I went to full-time [work] right now, I’d probably never come back... I’d just go, “Look, I’m getting money. It’s easy,” that sort of thing and just try and work up the ladder (University student, UWA)

I probably would leave before my savings ran out if I had no possibility of another income (University student, CSU).

All participants observe others who left university due to financial difficulties.

We had someone just drop out of our course for a year because it was just too tough. (University student, CSU focus group)

Laura’s Story – ‘She had enough’

Laura’s daughter was studying a bridging course at TAFE in Adelaide,
with 30 contact hours a week. She was working late nights to cover her costs, which affected her study and emotional wellbeing. When the time came to transfer into her university course, ‘she had enough’, and left Adelaide.

5.4.10 Major Themes

The expenses for regional young people to participate in tertiary education are exorbitant and ongoing. Despite finding a variety of creative ways to cover the costs, young people and families experience significant financial stress, affecting relationships, physical and mental health and educational performance. Most families somehow manage to cope; but with long-term financial, mental and physical stress.

…we’ve got three kids away at boarding school and we did that right in the middle of drought just when we took over the place and whatever so I don’t know, you do in the end. I don’t know how but we do. (Parent, ICPA)

That’s just a pain you have to bear…the financial pain of students living away from home (Parent, Loxton)

5.5 Chapter summary

Regional young people experience significant disadvantage in accessing higher education. Many factors affect their participation, and they must overcome many barriers, including considerable financial expenses, to study away from home. To increase regional participation in tertiary education, holistic support for regional young people and families is absolutely necessary. As the following chapter will reveal, current support systems, particularly Youth Allowance, are inadequate and unsupportive.
6. FINDINGS PART 2 - YOUTH ALLOWANCE, ELIGIBILITY CRITERIA AND IMPACTS

6.1 Introduction
Eligibility for Youth Allowance is a key issue for regional young people participating in tertiary education. In this chapter, we will explore attitudes towards Youth Allowance, and then each eligibility criteria – Dependence criteria, Independence criteria, Unreasonable to Live at Home circumstances, Personal Income and Assets test, and participant experiences with Centrelink. We will also consider scholarships. Then, we will explore the rural/urban divide due to financial inequity, and community actions to address the issues.

6.2 “It’s designed to exclude people” - Perspectives on Youth Allowance
In this section we will explore participants’ general attitudes towards Youth Allowance.

6.2.1 Knowledge
It is evident that although most participants have heard about Youth Allowance, their knowledge is limited. It is particularly concerning that some secondary school principals and teachers have very limited knowledge, limiting their career guidance to secondary students.

I don’t have any experience with it and haven’t really looked into it before or talked to people about it. (Teacher, Kununurra)

Limited knowledge can have stressful impacts on families and young people.

Anne’s Story - ‘Misconception’
Anne misunderstood the Independence eligibility criteria for Youth Allowance. She thought her son would be eligible because he had to leave home for university.

I thought I had read all the information, and I had gone online and went to information nights at school, and I thought I had it figured out that, I don’t know whether I thought it wrong, but I figured that if he was in Bathurst that he was considered independent because he wasn’t living under our roof, and I had a misconception of that. …people from Centrelink were at the University discussing with him what he had to do, the forms he had to fill in, that sort of thing, and he discovered then that he wasn’t going to get the Youth Allowance, and I would rather have found out that information before O’Week when he was starting uni, because I didn’t think it was fair to say ‘no don’t go to university for a year’.

The family has paid $10,000/year for four years to support their son at university.

6.2.2 Attitudes towards Youth Allowance
Overwhelmingly, participants’ attitudes towards Youth Allowance were negative.

Barrier to tertiary education
Some participants express positive attitudes, that Youth allowance is helpful and can alleviate stress on parents.

...get $435 pumped into your account every two weeks is
brilliant. (University student, UWA focus group)

It’s good...if people can get it (Secondary school student, Springvale hostel)

However, because eligibility is so difficult, participants believe the current system does not assist regional young people accessing tertiary education.

But they’ll also discourage you because a lot of people who go to uni, they can’t get the Centrelink so they can’t afford to be here. It’s as pure and simple as that. If they’re not willing to really work for it, and do the two jobs and do the 20 hours a week and get the Independence, then you’re not going to get any help from the government. (University student, UWA)

Participants believe that if regional young people are ineligible for Youth Allowance, they significantly struggle, creating a deterrent to tertiary education.

I know people who are in that situation who are living on campus, in fully catered accommodation that their parents pay for, and they’re getting a full youth allowance, like $200 spending money a fortnight while I’m going okay, I’ve got $25 for groceries and I don’t have any bills this week so I can deal with that (University student, CSU).

I think they want to go to university but because of the criteria to get Youth Allowance to continue on... put it off for a while and that’s so they can get money so they can study. I think if they put it off for too long, they just won’t go back to it. (Parent, ICPA)

...your financial situation has to be in dire straits before your kids can get it and that’s not right. You shouldn’t have to be. If you didn’t get it, you shouldn’t have to choose if your child should go to tertiary education because you can’t afford to do it, and because you can’t get tertiary allowance, (Parent, ICPA)

The picture I had was of a dog jumping through hoops, and a person with a stick hitting the dog when it jumps through. And the hoops keep getting higher (Parent, Loxton focus group)

Inequity

Participants believe the current Youth Allowance system creates inequity based on location.

...it’s a lot harder to pack everything up and shift your entire life when you’re 17. Like you’re just starting to get a hold of who you are and you have to pack everything up and move and I was heavily involved in community work in my community and to displace all of that and not be compensated for it at all, it really is not right the way that it is. It’s heavily biased towards people living in the city (University student, UWA)

...it’s undermining the rules of equity (University student, UWA focus group)

...we’re in the country, why do we have to go through this? It’s easier for someone in the city (Parent, ICPA)

UWA students believe the system is designed to keep students poor, and will stretch the class divide and the rural / urban divide.

Looking at Centrelink at the moment, it’s like they’re legislating negatively. It’s like they do it to stop people ripping them off, when they should be gauging the whole thing to allow people to reach their maximum potential. (University student, UWA focus group)

It’s designed to exclude people. Not include people. (University student, UWA focus group)
...they’re focussing on excluding people to such an extent that it’s no longer the case that everyone has access to higher education. You have to be wealthy. It’s so much easier if you are from the city (University student, UWA focus group)

University students frequently allude to privilege and believe families are ‘lucky’ if they are eligible, contradicting the neo-liberal ideologies behind income support. Parents believe Youth Allowance does not acknowledge the additional expenses for regional families, and is short-sighted.

...the cost of our children accessing university should be no different from the cost of a city student. It’s as simple as that. (Parent, Loxton focus group)

I object to having to pay so much extra when it’s taken for granted by people in Perth. I want equal...not having to pay extra all the time, just because I live in the country...We can’t just up and shift our farm. We can’t just kind of dig it up and take it to Perth, it doesn’t happen like that. So I think there needs to be some kind of accommodation of that fact. (Parent, ICPA)

This is false economy. It’s going to cost the government more to put us on the pension, and a sizably greater financial burden, than to put our students on Youth Allowance for a tertiary education. (Parent, Loxton focus group)

...the cost of our children accessing university should be no different from the cost of a city student. It’s as simple as that. (Parent, Loxton focus group)

Some participants identify inconsistent Youth Allowance policies between apprentices, unemployed young people, and students.

I always find it rather strange that the government will support the kids going out on apprenticeships to the extent of somewhere between $70 and $80 a week on top of their apprenticeship wages to support them in that first year while their wages are so low, but does nothing to support university people in the same situation. It is rather a bizarre inequity (Teacher, Oatlands)

...you could drop out of uni and claim Centrelink but you can’t stay in the uni and claim Centrelink. (University student, CSU)

Feelings

Participants express feelings of anger, frustration, annoyance, stress and bitterness, towards the system, government and the Federal Minister for Education.

I’m not going to hang around, I’m very pro-active, so, as angry as I feel, I’m not going to hang around waiting for them to come to me and say, ‘Here you are’ (Parent, ICPA)

During her interview, one parent was in tears at the inequity. She feels ‘so wild’ and ‘incensed’ about the current system. Parents also share feelings of resentment and bitterness.

...it makes me feel a little bitter, actually, because okay, we pay a lot of taxes and things like that, and, for our children not to be able to access any help is not fair. (Parent, ICPA)

6.2.3 Major Themes

The Youth Allowance system does not address the specific needs of regional Australians. The overwhelmingly negative and angry attitudes towards Youth Allowance demonstrate that regional families feel unsupported and ignored, and are financially struggling. Participants express their concerns that tertiary education is inaccessible for low and middle-income families from Regional Australia. All participants believe that system should support regional young people to participate in tertiary education.
Participants’ Recommendations

Participants’ recommendations regarding specific eligibility criteria are provided later in this chapter. However, participants provide some general recommendations regarding Youth Allowance.

Participants’ Recommendation: That all regional young people are eligible for the full rate of Independent Youth Allowance if they must move away from home for tertiary education.

Every participant believes regional young people should be eligible for Youth Allowance, because they MUST leave home for tertiary education. If regional young people receive Youth Allowance, it would ease some of the financial burden on families.

If you are living away from home voluntarily, you should be classed as independent, definitely, and yes, I don’t think you should be classed as independent if you move back in with your parents. (University student, UWA)

I think we’d have a lot more children in universities, I really do. I think that pressure would be taken off Mum and Dad and also, a lot of pressure off the child attending university, because they wouldn’t feel like, ‘I’ve got to ask, I don’t want to ask, I know Mum and Dad are having a hard time, I don’t want to ask them for money.’ ‘…I know a lot of kids think that way.’ (Parent, ICPA)

Participants’ Recommendation: That a Regional criterion for Youth Allowance is developed, with eligibility based on distance between home and the young person’s tertiary institution of choice.

If they can’t live with someone, then that they should be able to get financial support from the government. (Year 12 student, Loxton)

If they come from a rural or remote area as a home base, and they are several hundred kilometres or a few hundred kilometres from home, they should get the Independent rate of Youth Allowance straight away, and they should have a lump sum of money to start study. To get the bed and the bond… You would find the rate of rural students taking up university would have to increase. And markedly I think. (Parent, ICPA)

Participants’ Recommendation: That a Youth Allowance for tertiary education be assessed similarly to AIC, so distance from the institution should be acknowledged in much the same way that AIC is. (Parent, ICPA)

We give people bonus points, you know for rural underrepresented areas, we give them bonus points, but I think we need to give them bonus dollars (Teacher, Loxton)

Important, many participants also highlight the need to differentiate regional communities within the criteria.

Participants’ Recommendation: That all regional young people are eligible for a basic allowance.

Some participants suggest a universal payment for all regional students, even if payments are lower.

…It might only be something as simple as saying we give apprenticeships $80 a week; we’ll give you $80 or $100 a week (Teacher, Oatlands)

Participants’ recommendation: That the Commonwealth government
develop a performance-based allowance, paid retrospectively after each semester.

Parents from Loxton and Springvale young people make this suggestion.

I reckon if you go to uni you should actually get your money at the end or at least half of it, or some of it, if you get good marks, or you get the HECS money (Secondary school student, Springvale Hostel)

Participants’ Recommendation:
That young people are assessed according to their individual situation, not their parents’.

Participants’ Recommendation:
That all regional young people are eligible for a one-off, non-means tested Tertiary Access Allowance when they begin tertiary education.

Regional young people have significant start-up and relocation expenses. Many participants recommend the Commonwealth government establish a non-means tested relocation allowance. Several ICPA members refer to their current lobby for the development of the Tertiary Access Allowance (TAA), which is a one-off payment for every regional young person at the start of their studies. Participants recommend the TAA in addition to automatic eligibility for Independent Youth Allowance.

...get the TAA straight from year 12, and then go straight onto Youth Allowance, without having to work for independence, (Parent, Oatlands focus group)

...this is what I think would be equitable. A tertiary access amount in line with the AIC, which is non-means tested, that they can get initially to help them with those start-up costs. Immediate access to Youth Allowance. (Parent, ICPA)

Participants’ Recommendation:
That all young people are eligible for Youth Allowance if they are participating in tertiary education.

Springvale hostel students and CSU students make this recommendation.

Participants’ Recommendation:
That Youth Allowance eligibility criteria consider regional cost of living and additional expenses with supporting young people studying away from home.

Parents want regional living prices and additional costs considered within Youth Allowance thresholds.

6.3 “You can’t eat assets” – Youth Allowance Dependence Criteria

Participants perceive the Dependence criteria for Youth Allowance as extremely strict and unrealistic. In this section, we will explore participants’ perspectives, experiences and recommendations for the Dependence criteria. [Note: most pre-university students did not provide opinions about the Dependence criteria].

6.3.1 Explanation of current criteria

The Dependent Youth Allowance criteria assess eligibility on parental income and assets. Parents must undergo an Income Test, Assets Test and Family Actual Means Test (FAMT) to determine eligibility and Youth Allowance rates. The current thresholds for each test are:

Income Threshold: The income threshold for a combined parental taxable income for the 2005-2006 financial year is $30,750 or less. Additional amounts for each dependent child other than the
applicant are: $1,230 for the first other dependent child aged under 16; $2,562 for each additional dependent child aged under 16; $3,792 for each dependent child aged between 16-24 in full-time study or aged between 16-20 and seeking employment or who receives a boarding allowance or second home allowance under AIC, and $7,585 for a tertiary student getting living away from home rate of Youth Allowance where there are two such children in the family. When parents are above the income threshold, the rate of payment is reduced by $1 for every $4 of income above their threshold.

**Assets threshold:** Family assets cannot exceed $535,750. The primary family residence is not considered. A 75% discount applies for farm and business assets.

**Family Actual Means Test (FAMT):** FAMT applies if parents are self-employed, and also considers other sources of income such as trusts.

**Exceptional Circumstances Relief Payment:** Farms in Exceptional Circumstances (EC) declared areas due to extreme drought are eligible for Youth Allowance, without assessing the income and assets threshold. However, once EC finishes, they are reassessed according to the Parental Means Test.

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**Fictitious story – the Smith Family**

Ebony Smith, 19, attends university in a city away from her regional community, and applies for Dependent Youth Allowance. She is one of three children, and her parent’s combined income is $37,772. The income threshold for her family is $30,750 plus $1230 for her brother (aged 15) and $3792 for her sister (aged 17) currently attending high school; a total of $35,772. Her parent’s income is above the threshold, thus the rate of Youth Allowance, $348.10 a fortnight, is reduced by $1 for every $4 above the threshold. After calculations, her parent’s income is assessed as too high, and she is ineligible for any Youth Allowance.

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### 6.3.2 Attitudes to Dependent criteria

Participants have very negative attitudes towards the dependence criteria, stating that it is ‘ridiculous’ that parental finances, not the young person’s situation, is assessed. Several participants acknowledge with irony that young people are legally adult at 18, yet are still considered dependent on their parents.

...why should we as parents come into it when they turn 18; why should we still come under that category of still dependent? (Parent, Oatlands)

...they don’t support me at all here. I am independent and have been for the last two years and so it shouldn’t come into account whether they own so much or not because I don’t see any of it here. I think it shouldn’t be their responsibility to support me. I am old enough now to support myself. I’ve moved out of home and said, “I can do this” so I shouldn’t have to rely on them and the government shouldn’t say that I am relying on them, when I’m not. (University student, UWA)

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### 6.3.3 Income Threshold Amount

Participants believe the income threshold is much too low, and is ‘living on bugger all’. Most young people recognise that even if parents are above the income threshold, they aren’t necessarily able or willing to financially support young people studying away from home. It is
evident that most regional families above the threshold simply cannot afford to support their children studying away from home.

...a family earns $40,000 a year, that’s still not enough to be able to support someone. Supporting me is like $10,000 a year to stay at college. (University student, UWA focus group)

...my folks are above the line, but they don’t give me any money (University student, UWA focus group)

Parents are aware that their career choices impact upon their children’s eligibility for Youth Allowance.

...every time I get a wage rise, I really don’t want that because it’s going to be taken out of the other hand, taking me out of brackets for things like this more and more. So, it’s all very well I get a wage rise but I lose out. (Parent, Wagga Wagga)

The reason we work is so that our children can have a better opportunity. And we get penalised for that. (Parent, Oatlands focus group)

I’ve got an idea then, we all give up work, and then our children can get Youth Allowance, get them through school, we can support them more than we can now. (Parent, Oatlands focus group)

Hannah’s Story – ‘She would have to defer’.

Hannah’s daughter is eligible for Dependent Youth Allowance. If her parent’s income increases too far above the threshold, she would lose her payment.

...she would lose her Youth Allowance, and then, I suppose she would have to defer her studies, take say 18 months off to work, and then go back and finish her degree, which is really unfair.

The income threshold particularly affects middle income families.

...the low income people and the high income, really high income kids can survive, but then there’s like, just bad luck, you’re in the middle (University student, CSU)

...most low socio-economic people that are under that income, their children do not go onto further education. (Parent, Oatlands focus group)

Participants believe the income threshold and additional amounts per child do not consider real costs to support a child living away from home, nor regional prices. For families with additional boarding school costs, the threshold is unrealistic.

...the further out you go, the further west you go, the further isolated you are, well, the added costs are so much greater and there’s no amount for that (Parent, ICPA)

I’ve got two younger siblings and they were all at private boarding schools for, altogether. And that was $20,000 a year plus, for each kid. So, that’s like, automatically deleted each year. So, that doesn’t mean that they won’t have much money that they can automatically give to me. It’s a bit unfair that they don’t take those things into account. (University student, UWA focus group)

I can’t imagine someone on, say $50,000, being able to support two kids living away from home, with all their expenses. (University student, UWA)

Middle-income parents above the threshold explain they cannot afford $15,000 per child each year.
**COMMUNITY EXPERIENCE - Kununurra**

Kununurra parents share that rent prices in Kununurra are $600-$1000 a week. They believe it costs a lot more to live in Kununurra than in other communities, as they have higher prices for petrol, rent, food, water, electricity and air travel.

Somebody who’s earning $30,000 in a place where you pay $100 in rent a week, and then you’re in Kununurra where you pay $600 rent a week, the $30,000 doesn’t go the same way (Parent, Kununurra)

### Income threshold and businesses and farms

The income threshold imposes difficulties for families with a business or farm, who may experience economic downturn, fluctuating, inconsistent and unpredictable income, and future costs.

...with the seasons, with the prices... Some years we’d have an excellent year, some years we’d have incredibly poor years, and it’s really hard ... (Young person, Loxton)

...they couldn’t get dependent Youth Allowance because I have two jobs, which I have had to take off farm, in order to provide them with a secondary education and keep the farm afloat during these years, six, seven years of drought that we’ve had. (Parent, ICPA)

...the fact that my parents own a farm completely disqualified us from any benefits at all, despite the fact that that was the worst year we’d ever had. We had a complete and total loss of crop. (University student, UWA)

We told them how much we expected to earn in a year, and then we sold our old demountable where we lived in for 9 years. And we got $10,000 extra. And that was actually counted as income...and we had to go down, we were treated like criminals. And they said ‘well weren’t you expecting to sell this?’ And I said ‘no’...we knew we would sell it eventually, but first we didn’t know how much we would get, and we didn’t know when it would happen...and then you have to pay back money because they’ve paid you too much. Cos you’ve just suddenly earned that bit of money. (Parent, Kununurra focus group)

...if we get a wheat crop, our income looks massive, but you can get this large income spike in January but you’ve been spending the money since the previous April and it’s gone down, like that, it’s really, depending on, I guess if you’re a sheep producer it’s when the wool cheque comes in, if you’re a grain farmer it’s when the grain is sold, and a lot of people especially in the last few years, who need the money, they sell their grain as soon as it can be sold because they need the money to pay their contractor and all the other things they’ve got stacked up from the last six months. But if you’re in the position and have grain storage or whatever you can spread it over time but most people in the last five years sell everything they can sell because they’ve got to and they do it as soon as they can because they’ve got to. So I think the nature of rural businesses makes it tricky with the income (Parent, ICPA)

6.3.4 Assets threshold

**Amount**

Attitudes towards the assets threshold amount are very negative. Parents believe the threshold is inequitable, unfair and difficult,
particularly for farmers. Many participants state that families may be ‘asset rich but cash poor’, and they cannot convert their assets. As one parent states, ‘you can’t eat assets’. Assets only have value when sold.

...if you’ve got the assets, even though you might not have a disposable income, they can’t actually access Youth Allowance (Parent, Oatlands focus group)

Many university students acknowledge that their parents have investment property and shares for financial security and retirement.

Australia’s getting older. The government will be doing themselves a favour if your parents have super (University student, CSU focus group)

...your parents may have assets and that sort of thing, but most of the assets that my parents own, they’re looking for their retirement. So they don’t have to rely off the government (University student, CSU focus group)

Several participants believe it is ‘ridiculous’ that mortgaged property is considered an asset.

**Assets threshold and farms and businesses**

Farms and business-owners are particularly affected by the assets test. Farms are considered an asset, despite also being the family home. Participants explain that most farms are valued above the threshold (after the 75% reduction), due to land and equipment. Yet their income cannot financially support young people. Assets cannot be easily sold, and they are necessary to generate income.

Farmers have heaps of assets put into machinery and spend all this money, but then it doesn’t rain or all their crops fail and they’re fucked. (University student, UWA focus group)

...It’s almost treated like if you’re having a bad year you can go and sell five acres, make some money...or lease it. Which you just can’t do. I mean, $535,000 for assets, I mean the price of a header, a new header is above that (University student, UWA focus group)

...farming is very hard because we own this piece of land and it’s not making us any money to send our kids to university but it goes against us for owning it when we’re trying to access Youth Allowance...that land is no good to us unless we sell it. We don’t have any cash unless we sell that piece of land, which earns us the money. So it’s a vicious circle really. (Parent, ICPA)

You can’t go and sell the wheel off the tractor...your assets are your means of making your money... People don’t have a spare tractor (Parent, ICPA)

...she couldn’t get on Youth Allowance because we’re asset rich [but] you can’t eat the assets...Headers cost $300,000...you’ve got to have the machinery to take the crop off to get the money, and you’ve got have your seeding gear to put the crop in.... (Parent, ICPA)

Many farming parents express anger that farms are considered as assets when the primary home is not.

[Our farm is] not like a holiday house, it’s not like a second home, it’s not a luxury. That’s where our house is and that’s our income. (Parent, ICPA)

...if you lived in a house in the city, valued at a million dollars, because it’s your primary residence, it doesn’t come into the equation. (Parent, Oatlands focus group)
Additionally, Liquid Assets do not necessarily represent the family’s disposable income.

**Jenny’s Story - Future business costs**

Jenny and her husband own a helicopter business. While Youth Allowance policy considers business savings as Liquid Assets, she explains they are preparing for expected future business costs.

We have a helicopter business. Our helicopters are worth X amount of money if they’ve got so many hours on that. Once those hours are out, they’re worth nothing and you have to re-build them and, like, 2000 hourly it’s a major overhaul, which costs $150,000. So, they don’t look at that. They see what you’re earning, but they don’t see that next year we’re going to need $150,000. So they can’t, those forms don’t work for people like us.

Furthermore, debt on assets is not considered; nor is additional issues due to the drought.

If you’re in a drought situation and have just sold all your stock, you might have $150,000 of stock, and that just goes into a bank account, till the drought’s over. And so, suddenly parents have got assets, that’s not a true indication of what’s there.... And the farm’s worth a million dollars...you should be able to afford to help your child through university. But that million dollar farm might have a $600,000 debt over it already, it’s already mortgaged to the hilt... You do have to sell livestock because of drought but you don’t sell them all to finance your students at university. (Parent, ICPA)

6.3.5 Family Actual Means Test

Parents express frustration towards FAMT, particularly the long and arduous forms that ask many ‘ridiculous questions’ and require a lot of information. Many believe the FAMT is ‘not worth the hassle’, and does not represent available income. Frustratingly, debt is not considered.

The means test can get very tricky for people on farms because it can look like you’ve got a lot of money but you really don’t have much at your disposal to use....If you live in the city you’re not going to spend much on fuel but if you live in the bush you have to spend money on fuel to get anywhere so that’s one of the things that isn’t really very equitable (Parent, ICPA)

It’s about six pages of stuff they want to know. You have to have all bank statements for all your children for two years back. Of course I didn’t have that. I had to go to the bank because I didn’t keep them, you know. They’re little savings account where they had $200 in it. I had to pay for duplicate bank statements so I could attach them to these forms. Took me about three hours to fill out that form...It’s just ridiculous, it’s so nit-picking what they need to know...You fill out a Family Means Test and they ask you how much you spend on presents. Does that mean if you spend more on presents that you have too much money? Or if you don’t spend much that you don’t have any friends? (Parent, Kununurra focus group)

**Hannah’s Story – Amount spent on toilet paper**

Hannah has to complete the FAMT annually, to ensure her children can continue receiving Youth Allowance. She experiences difficulties with the form, and questions that she considers are arbitrary and evasive.

...it asks you ridiculous questions like, you have to put all of your expenses in the form for the year that are not taxable, so how much you spend on food, how much you spend on health insurance, fuel for
your car that isn’t the business car. If you use your car for business, how much is the percentage that isn’t used for business you put in there. You have to put all the bank accounts that the whole family has and what the balance was at the beginning of the year and what the balance was at the end of the year and whether overall, you add all that up together and whether it increased through the year or decreased over the year. It’s just stuff that they would have no idea whether I was filling it out correctly or not, because, how would they check? How do they know how much I spend on toilet paper... it’s really itemised into all the different categories and I don’t see how they’re able to check it anyway. I’ve rung Centrelink before, because you always have to, when you check these things, you’re not sure how to fill in. I’ve learned now to photocopy it, to keep the records for the next year. Centrelink staff hates it. They’ve said to me, ‘Yeah, we could fill in that form just to make sure we get it’. So what’s the point?...I don’t mind filling in forms, but that one really annoys me because it’s such a waste of time.

6.3.6 Exceptional Circumstances

ICPA parents explain that when EC finishes, their children are no longer eligible for Youth Allowance, yet the family still has significant costs.

**Helen’s Story – ‘Really squeezy’**

When Exceptional Circumstances ended for Helen’s family, their financial situation was even more difficult. They had to pay off the bank, had additional outlay, and also lost Youth Allowance, therefore needing to additionally support their children studying away from home.

…it doesn’t rain money as people say, so when you come to an end of a two year period of EC you’re going to have some money but not much more because you’ve got bills to pay and you’re probably trying to pay the bank off for what you had to borrow when you didn’t have anything; so sometimes when EC finishes it’s even harder because you’ve got this additional outlay as well to try and help your kids.

Helen’s son had to work for Independent Youth Allowance while studying, and the parents covered his living costs until he was eligible again, a ‘really squeezy’ period.

**Jane’s Story - Deferring after EC**

Jane’s family was eligible for Youth Allowance due to EC. The family was aware that after EC ended their daughter would no longer receive Youth Allowance. To prepare, she deferred her studies part-way through to work for Independent Youth Allowance, because her parents could not financially support her after EC ended.

6.3.7 Forms

Parents, rather than young people, generally complete Dependent Youth Allowance forms. They state that the forms, particularly FAMT, are difficult, involve too much estimating, are very long, and do not consider projected costs.

It’s always going to be a stressful thing if you’re filling out a hard form but if you’re really out in the last hole financially and you really are banking on getting this, it makes it much worse...(Parent, ICPA)

I had one form the other day, I had to send in, because we’ve got two businesses going now, tourism business, they said ‘oh you have to fill out this other form’ so I get it, and there’s pages and pages of crap, and I’m thinking ‘how do I answer this, why do I have to answer this?’ And I rang them up and they said ‘oh no you don’t have to answer section this this this and this’, we just have to answer the last one
Parents express feelings of frustration and stress. They believe the forms are a 'waste of time' and the processes a 'nightmare'. Ironically, many parents believe that Centrelink staff also do not know how to complete the forms. The forms are very daunting, and put many people off applying for entitlements.

...when we filled it out, my husband and I, we did it together and we're both university graduates and we thought gee, we must have really lost it, because it's really hard. (Parent, ICPA)

...if you get them $230 per fortnight, I thought it was worth it, even though I ripped my hair out doing it. (Parent, Kununurra focus group)

Several parents question whether the Commonwealth government wants regional young people to attend tertiary education, with such difficult forms.

Roberta’s Story – 30 hours to complete the form

Roberta took 30 hours to complete the Dependence forms, taking time from her business, and causing a great amount of stress and frustration.

6.3.8 Major themes

The income and assets threshold for Dependent Youth Allowance are clearly unrealistic. Participants agree that it is generally impossible for middle-income earners above the threshold to provide $10-15,000 a year to each child studying away from home; particularly if there are multiple children. Further, the assets threshold is very inequitable for farming and business families, as assets are their means of income and cannot be sold. The criteria and forms for Dependence Youth Allowance make income support for regional families inaccessible.

6.3.9 Participants’ Recommendations

Participants’ Recommendation:
That the assessment for Dependent Youth Allowance holistically considers the family and individual’s experience, and each case is individually assessed.

...more money and time allocated to figuring out each case rather than making arbitrary rules that screw everyone around
(University student, UWA focus group)

Participants’ Recommendation:
That the income threshold for the Dependence criteria is reviewed and increased, to better reflect local living costs

Kununurra is an extremely expensive place to live. So if you live in Kununurra, you should have a higher threshold. (Parent, Kununurra focus group)

Participants’ Recommendation:
That the Dependent Youth Allowance income threshold and additional amounts per child reflect actual costs.

The threshold and additional amounts per child must properly
Participants’ Recommendation:
That the Dependence criteria consider debt within the assessment.  

If you owe the bank $500,000, I don’t think that should count at all. (University student, UWA focus group)

Participants’ Recommendation:
That the assets threshold is increased.

Participants’ Recommendation:
That land and assets used to generate income are not considered within the income and asset tests.

...assets doesn’t really have any positive advantages for the situation. (University student, UWA focus group)

...there has to be a provision for people who’ve got more income because of forced stock sales and things like that. (Parent, ICPA)

Participants’ Recommendation:
That the Family Actual Means Test threshold is increased, and considers regional living costs and future business costs.

Participants’ Recommendation:
That when Exceptional Circumstances finishes, families who were previously eligible for Youth Allowance due to EC are eligible for Independent Youth Allowance to complete tertiary education.

...when a student starts a university course, they’ve suddenly got Youth Allowance because of no test because of EC. Drought’s over, EC disappears, and they’re halfway through a course. Drought’s over, but the crops haven’t been sold, and the wool cheque hasn’t been, well they’re still waiting to hear. And that students suddenly then has no Youth Allowance. Now I think once they start a tertiary course, if EC disappears, the little bit of investment for the government to keep that Youth Allowance til the student finishes their degree is well worth it. (Parent, ICPA)

Participants’ Recommendation:
That the Dependent Youth Allowance application forms are simplified.

6.4 “You get Youth Allowance 18 months too late” – Youth Allowance Independence Criteria

The Independence Criteria is the most common way that participants are eligible for Youth Allowance, and is the focus of participants’ discussion. In this section, we will explore their attitudes towards the criteria, and their recommendations for change.

6.4.1 Explanation of current criteria

25 is the age of ‘Independence’. Young people aged 16-24 participating in full-time education may be able to prove Independence through the following methods (information from Centrelink website, October 2007):

- Workforce Participation: young people have been out of school at least 18 months and earned an amount equivalent to 75 percent of the maximum rate of pay under Wage Level A of the Australian Pay and Classification Scale in an 18 month period; or have worked to support themselves for at least 18 months, working full-time at least 30 hours a week during the
preceding two years; or have worked part-time for at least 15 hours a week for at least two years since last leaving school; or

- The young person is above the school leaving age and are a refugee, orphan or it is unreasonable for the young person to live at home; or
- The young person is in state care or has stopped being in state care because of their age; or
- The young person has, or had a dependent child;
- The young person is, or has been married, including living in a marriage-like relationship for 12 months or more; or
- Young person’s parents can’t exercise their responsibilities.

The most common path to Youth Allowance eligibility for regional families is through Workforce Participation. Regional young people either defer their studies for at least one year to earn enough money to be eligible, or they try to reach the target working intensively during semester and in the university holidays. The current income target, as at October 2007, is $18,525.

6.4.2 Knowledge of the current criteria.

Many pre-university students and parents have not heard of the Independence Criteria. In comparison, most university students have, however some did not understand the criteria until beginning university.

6.4.3 Attitudes towards the current criteria

Some participants with limited knowledge about Youth Allowance express positive attitudes towards the criteria, describing it an option to consider. However, again, the overwhelming majority of participants have negative attitudes. Participants from all age groups describe the criteria as ‘unfair’, ‘illogical’, ‘annoying’, ‘pointless’, ‘arbitrary’, ‘short-sighted’, ‘confusing’ and ‘unexplainable’. The significant majority of participants confirm that the Independence criterion is a barrier to tertiary education, that it is inequitable, and does not address the needs of regional young people.

So many students that come from the country and try and work hard and they get nothing. (University student, UWA)

The major problem with Youth Allowance is this, I’ll call it a barrier, is the necessity to qualify for the Independent rate of Youth Allowance. If that was removed, and a student once enrolled in a tertiary course, could access Youth Allowance straight away, that would catch an awful lot more people. (Parent, ICPA)

I think it’s a very good thing to have, and I really support it. I just think it’s so inequitable when there is no employment in your region, that how are these children expected to meet those needs ... I think it suits people who live in big centres... they’re geared more for people who live in big cities... they’re not geared for isolated children. It doesn’t make sense. (Parent, ICPA)

It sounds like they don’t want too many kids actually going to university (Parent, Kununurra focus group)

6.4.4 Definition of Independence

Youth Allowance Definition of Independence

Centrelink provides several definitions of ‘Independence’. None of the participants believe that the Centrelink definitions prove or reflect ‘independence’. Firstly, all
participants believe the age of Independence, 25, is much too high.

25, I mean, come on. You’re classed as an adult at 18 but you’re not independent until you’re 25 (Secondary school student, Springvale Hostel)

...it’s a universal judgement. A kid that lives at home until they are 25 because their parent lives 5 minutes from the uni is being judged the same way as your kids who are three thousand kilometres away. (Community member, Kununurra focus group)

Secondly, participants believe Workforce Participation ‘doesn’t prove independence’.

...the fact that you only have to do 18 months’ work to earn a specified wage once, and you’re therefore classed as independent for eternity, is entirely stupid...I don’t see the connection...between workforce participation and participating in the Australian economy, and how that correlates to being an independent person (University student, UWA)

...if you didn’t have [Youth Allowance] you’d still live, you’d still be independent (University student, UWA focus group)

Thirdly, participants believe distance is not considered. Fourthly, participants believe that when young people gain ‘Independence’, they are still not financially independent due to extremely low rates of Youth Allowance.

**Participants’ Definitions of Independence**

Participants provide their own definitions of ‘independence’:

**Accommodation:** All participants believe young people are independent if they do not live with their family.

I’m independent at uni because I’m not going to be living with mum and dad. I’ll just be living by myself, or with someone, and doing everything myself. (Year 12 student, Kununurra)

...in a situation where we like come from rural communities, we have to move away from home, we have to, it’s not optional if you want to take on further education. You have to become an independent person. You can’t live at home and study at the same time, it just doesn’t work. (Secondary school student, Springvale Hostel)

**COMMUNITY EXPERIENCE – Kununurra**

Parents in Kununurra believe that due to their isolation, and extreme limitations on young people visiting home, Kununurra young people are 'definitely independent'.

Where I come from [Germany], if you travel 3400 ks you’re in Moscow.... and you would be considered definitely out somewhere else. (Parent, Kununurra focus group)

...if you have to relocate, if you can go home on the weekends, no big deal. But if you are really on your own, and only can go home twice a year because the airfares are so expensive, that’s definitely independent. (Parent, Kununurra focus group)

**COMMUNITY EXPERIENCE – Oatlands**

Oatlands parents believe their children are independent when they leave home to attend college at 16.
They’ve got to get themselves up to go to school...even know they’re living in a hostel situation where they are still in a comfort zone to a certain description...they’ve still got to get up, they’ve still got to get to school, they’re still responsible... If they don’t turn up to class, they’re responsible for that (Parent, Oatlands focus group)

Responsibility: All participants believe young people are independent if they are responsible for themselves, organise their lives and make their own decisions.

[I was independent] as soon as I left home. Once you’re out of home and you’re in charge of your own life, and you’re living by yourself, paying your own bills, have responsibility to pay the bills, getting yourself to uni, transport, everything – like the rent is in your name – I think that’s pretty independent. (University student, UWA)

I’d have to say I haven’t been independent till this year and because one, I’m not relying on anyone else financially, except myself, and two, I’m not really relying on anyone as a crutch. (University student, UWA)

Many young people describe independence as ‘doing your own washing’.

Kate’s Story –Student Exchange is Not Independent

When Kate began university, she believed she was Independent because she had travelled independently during her gap year on exchange in Estonia. She was very upset when she realised she was not eligible for Independent Youth Allowance, and subsequently worked 25 hours a week while studying to financially support herself while studying away from home.

Financial: Participants believe young people are independent if they pay their own expenses.

...just say you move out of home, parents pay all your college fees and they give you spending money, that’s not independence. (University student, UWA focus group)

...I don’t pay anything for her to live... So how can they say she’s dependent?...she came home for two weeks in the last holidays, which is the most she’d been home since she left school. And she comes home for a week at Christmas, so, if that’s not independent, what is? She pays her own rent, she pays her own car insurance, fuel, drives herself to doctor’s appointments. That’s independent. (Parent, ICPA)

Cindy’s Story – ‘I pay for everything’

Cindy is a Year 11 student from regional Tasmania who has moved to Hobart for college. She is living at Springvale Hostel, receives Dependent Youth Allowance and controls her own finances. According to Youth Allowance, she is not independent, yet her parents have no financial influence in her life.

I pay for everything. My parents don’t do anything....when I go home, I buy my own food and if I need to go somewhere I give my parents money, if they have a car because they usually don’t...If I need something for school I buy it...I pay for everything and my Mum and Dad just don’t know how to control money.

If we don’t have [Youth Allowance] how can we be independent? We can’t live on nothing can we? It’s a horribly vicious cycle (Secondary school student, Springvale Hostel)
Age: Many parents believe young people are independent at 18; however some young people believe age should not be considered.

I think independence should be measured by whether you’re an independent person rather than your age...because you could be 25 and living at home and never done a day’s work in your life... how does that make you independent? Or you could be 16 and move out of home and live in a hostel or live in your own place (Secondary school student, Springvale Hostel)

6.4.5 Workforce Participation Test
Attitudes to Workforce Participation test

Workforce Participation is clearly the most common path for Independent Youth Allowance eligibility for regional young people. Most participants believe that due to this test, many regional young people cannot participate in tertiary education, because they are either unwilling to defer their studies, they cannot find employment, or they cannot meet the income target. Many participants believe the Workforce Participation test is arbitrary and illogical.

I don’t understand why they’ve come about, how they’ve reached those figures and that time period. What process have they gone through to go, ok, that’s reasonable to be able to say that person’s independent. Arbitrary. (University student, UWA)

...it seems like some sort of arbitrary test which misses the bigger picture which is the need for people to be tertiary educated, if they so desire. Being tertiary educated is a benefit for society, probably, so, it seems a bit short-sighted. (University student, UWA)

The significant majority of participants express frustration that urban young people can meet the criteria, receive Independent Youth Allowance and still live at home with their family while studying.

Deferral

Participants recognise that most regional young people who defer their studies between secondary school and tertiary education do so to work for Independent Youth Allowance. Other reasons for deferral include saving money for tertiary education, work experience, acclimatising to the city, travel, gaining maturity and independence, time to ‘think’, and remaining with the peer group.

Statistical and anecdotal evidence confirm that many young people in regional communities defer their studies after Year 12 to work for Independent Youth Allowance eligibility. In Loxton High School, the 2006 Year 12 cohort had 73 students. Of those students, 26 students attended university in 2007 while 15 students deferred to work for Independent Youth Allowance eligibility (Loxton High School 2007). Trends from previous years reflect that there has been a steady increase in the number of students deferring.

...it isn’t just clear cut when you talk to your Year 12 group, like ‘who wants to go and do tertiary studies?’ ‘Yes yes I want to do this’, and they get all enthusiastic, and I say ‘what are you doing next year?’... ‘Oh I’m not gonna do it next year coz I need to work for the 12 months’ (Teacher, Loxton)

At Kununurra District High School, the 2006 Year 12 cohort had 9 students. 3 students were tertiary bound, and two deferred their studies for work. University students
share that regional young people taking a gap year, or deferring midway through university, is very common.

...all the mates I did have at high school that wanted to go to uni. They all had to take a year off. They just had to do that to get Youth Allowance to be able to afford to live up here. A lot of their parents couldn’t afford to support them outright while they’re staying up here for that so they needed to have an out. (University student, UWA focus group)

Some participants share positive attitudes towards deferral. Some pre-university students are positive about earning money, gaining experience, and having time off to decide their pathway.

[I’m taking a gap year] so I’m not jumping into uni straight from Year 12, like chucking me into the deep end a little bit, so just kind of sussing out being independent for a year. Maybe go around travelling for like maybe a couple of months and then like it might just broaden my general knowledge a bit about how the world works...if I take a year or six months to be full-time working, and then I go to uni, I think I’ll be a little bit more prepared for what happens after uni (Year 12 student, Kununurra)

Some university students who deferred are happy with their decision, gaining confidence and experiencing the ‘real world’.

I found that taking a year off and working was really really good for me. I was so much more confident, I definitely more secure in myself, just found it a lot easier going into uni and feel like I could ask questions and be in a situation where I wasn’t comfortable. Just from having worked and had to find myself in a work place...I honestly think that taking a year off, having to work to make money so that you can live independently was one of the best things that I’ve ever decided to do. (University student, UWA focus group)

Some parents identify positive aspects of deferral including maturity, preparation, earning money, opportunity to travel, remaining with their peer group, and reconnecting with family (particularly if the child attended boarding school).

It just prepares them a little bit. (Parent, Kununurra focus group)

However, negative attitudes to deferral far outweighed the positive attitudes. It is very clear that many regional young people have no choice – they must defer their studies to work for Independent Youth Allowance. Most of the pre-university participants will defer their studies to work for Independent Youth Allowance; a situation they describe as ‘annoying’, disappointing and unfair. They feel they are ‘dropping out’, and they ‘can’t continue their studies’. Many would prefer to participate in tertiary education immediately after completing secondary school.

I just really want to get into it. Get right into it. Get thrown in the deep end...I’ve forgotten how to study. I’ve forgotten how to do everything. So that’s going to be hard, getting back right into it. (Young person, Kununurra)

Michelle’s Story – ‘I have to do that’

Michelle must defer her studies to work for Independent Youth Allowance, because her family cannot afford to financially support her and her two brothers studying way from home.

It would be really, really good to be able to get Youth Allowance straight away but because, like I know personally from my family, that next year, if I went straight into it, it
would be three of us kids at Uni at the same time and I think that that’s just way too much, so that’s why I’m going to take a year off and it’s disappointing to think that I have to do that, even though I don’t want to…I would prefer it if I was able to do it straight away, like out of school.

Many university students believe deferring puts them ‘back a year’, delaying their graduation, and making it ‘harder when we get out’. Many do not want to defer.

...the reason why I didn’t take the gap year, because, in the gap year you earn the $18,000 mark, I thought well why not finish uni and earn the $60,000 mark? So I thought that’s another year of my life (University student, CSU focus group)

Taking a year off sets you a year back in everything. If you want to move out and start living by yourself after you finish uni, house prices are growing heaps every single year, so every single year you spend not graduating, the harder it is for you when you get out. The earlier you get your lifestyle, the better. (University student, UWA focus group)

**Tom’s Story – Avoiding the local drug culture**

Tom did not defer because he did not want to remain in his community after Year 12 – there was no work available, and he was concerned he would get caught up in the local drug culture. He took a mature decision about his future, but feels penalised because he was therefore ineligible for Independent Youth Allowance.

Laura’s son did not want to defer his studies, as he was undertaking a 6-year course, and he did not want another year away from working. Additionally, his community did not offer him suitable work. His family covered his costs for the first 18-months, after which he was eligible for Independent Youth Allowance from his semester and holiday work. It was a significant financial struggle for his family.

Parents believe forced deferral is unfair and disadvantages many regional young people, who must ‘put their career on hold’. Further, deferral breaks the continuum of study.

...if you were doing dentistry or doctors or something like that, I don’t know how those kids from the country survive doing that, because you’ve got to be studying for six years. And so if you take a year or two off to accumulate a little bit of money on the workforce, before you know it, it’s eight years before you get around to being qualified (Parent, ICPA)

Many participants acknowledge that deferral is not economical for Australia.

...when they earn $18,000 they pay $4000 a year in tax...if they went to university straight away, earning $5000 a year, and qualified a year earlier, the government would be better off (Parent, Loxton focus group)

However, the biggest concern from every participant is that regional young people may not return to university after deferring their studies. Many Year 12 students intending to defer are worried they will not return to university.

I’m not sure if I will want to do it again after I’ve finished. If I’ll want to go to school afterwards. (Year 12 Student, Loxton)

Cara’s Story – Work is trying to keep me

Cara has deferred her studies to work for Independent Youth Allowance. Her employers are pressuring her to stay next year.
I’ve learned a lot of skills that, yes, that are really handy and I’m pretty happy with it. But then I would have liked to have started early. I really want to get there and do it, instead of working and then like with [my job] there’s a lot of career advice and they sort of try and sway me to work there, and I don’t really want to stay here and work here. I do really want to go away and do nursing, but they’re offering to pay most of my fees if I do it and come back for three years. So there’s a six-year commitment, which is huge, for me.

All participants have observed regional young people who had deferred, and never continued with tertiary education.

I think a lot of people do defer a year, and then, by the end of it, they’re like, ‘Stuff it.’ It’s going to be too much pressure to try to, you know, financially look after myself, so I just don’t want to go...Some friends have, they’re just like, ‘No, I can’t afford to do it,’ which is sad because they could, you know, have done quite well for themselves if they had chosen to further their studies... It means that they can’t do what they want to do and so they’re settling for something that they just...have to do. And it also means that people that could be going away studying and bringing something back into the community aren’t doing that...So it’s affecting both the community and the people that aren’t able to do it. (Year 12 student, Loxton)

...even if they go to uni for the first two years and then they defer for a year, they never go back...I’d rather just get it over and done with (Secondary school student, Springvale Hostel)

I can give you so many examples of children from our area who have taken the year off, that stayed at home, maybe to help Dad out, or they’ve stayed in a country area, but particularly if they’ve stayed at home and they haven’t left home, guess what? They lose their confidence and they don’t go. And that has happened to so many kids... I could probably think of 15 (Parent, ICPA)

Participants provide several reasons for not returning to tertiary education after deferring studies and working. Young people who defer may lose momentum with their study, and lose contact with their peers. The dominant issue, however, is that after deferring, regional young people must give up an income and a lifestyle to participate in tertiary education.

...the Year 12s from last year. They didn’t know what they wanted to do so they deferred for a year so they could get a job or whatever; and the people we have spoken to have said that they like the work and the money’s coming in, so they’re not going to bother going to uni now. (Secondary school student, Springvale Hostel)

I struggled a bit to get back into university after a year off and working long hours. (University student, UWA)

If you earned a grand a month why bother doing to uni? (Secondary school student, Springvale Hostel)

I know a lot of people who have taken a year off to work and get the Independence, and I just think, having that year off is just meant that they’ve never gotten around to going to uni, they’ve just got used to a different lifestyle. (University student, UWA)

...if I had $30,000 to play with I’d be gone (University student, UWA focus group)

If I took 12 months off and worked full-time, working 60 hours a week at the place I’m working for over Christmas, I’d get to the end of the year with
$30 odd grand and thought, ‘I don’t want to go to uni’. (University student, CSU focus group)

...they’ve gone to the mines and earned money up there, and so they...haven’t gone back to uni...they’re not going back to have no money and go to university. (Parent, ICPA)

I see my youngest son having a break from doing any studies, and I don’t think he’s going to knuckle down and get into studies. (Parent, Wagga Wagga)

X’s thought about that. And she said ‘I think if I get into the workforce, I don’t know whether I’ll go back to education.’ (Parent, Oatlands focus group)

Many university students did not defer as they were worried they would not return. They believe the Independence criteria discourage regional young people from participating in tertiary education, and young people can lose their willingness.

Mary’s Story – My son didn’t return

Mary’s eldest son deferred study to work for Independent Youth Allowance, and did not return to university after his gap year. His three friends have the same story.

...certainly there’s three of X’s mates that they were all going to go to Armidale and they’re not there yet. ...they’ve gone down south jackarooing. One’s still working in Sydney and probably taken a different path to what he thought he was going to do so... they get a bit of money and then they think that’s a bit comfortable but then if they go to uni they know that they’re going to be broke.

Other concerns with deferral include losing academic skills (particularly in mathematics and languages), and that some courses are non-deferrable - if regional young people defer to work for Independent Youth Allowance, they cannot accept their university offer and must reapply the following year.

Length – 18 months

Participants have very negative attitudes towards the 18-month requirement for working for Independent Youth Allowance, labelling it ‘unreasonable’, ‘unfair’, ‘impractical’, too long and illogical.

A lot of the rules are easy to understand, like you can’t kill people because it is bad, and all these things, but then you just get that little thing here, and that just undoes all their good work in making rules that make no sense. 18 months is just a bullshit number, that is silly. (University student, UWA focus group)

...they had a hat with a bunch of numbers in and pulled one out with 18 months on it. (University student, UWA focus group)

...universities courses start, they don’t start 18 months after you finish school. (Parent, Kununurra focus group)

Most regional young people only defer for one university year. Participants all recognise that if young people defer for one year to work for Independent Youth Allowance, they don’t begin receiving Youth Allowance payments until April or May of their first semester in tertiary education (because the 18-month period begins from the last day of secondary school, which is generally in November). Even if they earn the amount before that time, they cannot receive Youth Allowance until the period has ended. Every participant expresses anger at the length, because students need Youth Allowance from the beginning of the academic year.

…it doesn’t even co-ordinate, correlate with university starting point. If they had to wait that 18 months, they would have to
basically defer their studies for 18 months or two years. (Parent, ICPA)

I don’t know why April was chosen, like that month. I’m not too sure why. Probably a good reason to it...I don’t see why you have to wait, because you’re living the same sort of life before April and after April and you’re going to be more worried when you first start because you’re really unsure and so when you first start you should be looked after properly... (Young person, Kununurra)

[Centrelink] couldn’t answer me, ‘why 18 months? It starts in February and you’re telling me you’ve got to wait until May?’ (Parent, Kununurra focus group)

Therefore, regional young people must financially support themselves for four months until Youth Allowance begins, while also covering the substantial start-up costs articulated earlier.

I was with X when she was going through that. She was living out of home, her parent weren’t poor but they gave her no money at all, she didn’t have scholarships or anything like that. She was 100% independent, working 5 nights a week, doing a double degree, with no government assistance whatsoever because that hadn’t come through yet. (University student, UWA focus group)

Many young people cannot work during the first four months of their tertiary studies, before they are ineligible for Youth Allowance. During the ‘gap’ until Youth Allowance begins, many young people struggle, draining their savings and /or relying on their parents.

Leah’s story – Living off laptop savings

Leah’s son deferred for a year to work for Independent Youth Allowance. His family has six children, and his parents are unable to financially support him studying away from home. Youth Allowance did not begin until May of his first year, so he lived off the money he had saved to purchase a laptop computer.

Income amount

Participants have diverse attitudes towards the amount to be earned to achieve Independent status. Most people believe the amount is too high. Pre-university students are concerned that they cannot earn that amount in one year, particularly with seasonal employment.

Daniel’s story – Did not earn enough

Daniel is a UWA student from regional WA. He took a ‘gap year’ after Year 12 to work for Independent Youth Allowance eligibility. However, he did not earn enough money to be eligible, and had to financially rely on his parents for his first year at university. He feels ashamed that he did not earn enough money.

Whether young people can meet the income target depends on the community and availability of work. Further, the amount is continually rising with indexation.

...in some areas $18,000 is gettable quite easily and in others it’s difficult but you do it, and in other places it’s next to impossible. (Parent, ICPA)

...I didn’t realise really how much we pushed him to do it. We would say, ‘this is all you’ve earned, this is all you’ve earned’. He took every opportunity. And sometimes there isn’t the opportunity. He did the fences, He did teaching swimming...working for the polls, like during the election. Everything you could think of, to pay, to get it. (Parent, Kununurra focus group)
It is evident that many young people and parents experience significant stress about reaching the target. Most participants believe the amount is very difficult, if not impossible, to earn while studying.

...unless you didn’t take a year off, or you don’t have an awesome summer job, no one would be able to get Youth Allowance within 18 months. (University student, UWA focus group)

Michael’s Story – Mushrooming and clubs

Michael, a UWA student, worked many hours during semester, but still did not earn enough to be eligible for Independent Youth Allowance.

I tried to get it in my second year, I did a ridiculous amount of work, like I’d do Monday to Friday mushrooming, and then I’d drive to clubs on the weekend after that, and then drive Sunday night to work Monday again. But I just missed out

Many students work multiple jobs and long hours to meet the criteria, affecting their performance at university, with some students failing courses. Further, during exam period, students cannot work.

I’ve got one friend who has also been working two jobs and he works nights and he’s just gotten so used to having the flexible amount of money and being able to say, “Look I’ve saved this much. Now I can put it towards a new car or something that I’ve been looking forward to”. And so he put all his time into work and not into study and failed all his units last semester. (University student, UWA)

...they get so preoccupied with having to earn so much every week, so that they will qualify, ‘oh there’s only two lectures today. I’ll catch them up later’. So they’re not going to class. And then the vicious cycle starts, they’re missing lectures, missing tutorials, missing assignment deadlines. Suddenly they fail a unit. Still on the HECS debt. And some of them get to a point I think where it gets too hard. (Parent, ICPA)

Kate’s Story – ‘isn’t enough time in the day’

Kate worked twenty hours a week while studying to financially support herself, and to meet the Independence criteria. She failed several units from working too much.

...you shouldn’t be working twenty hours a week while trying to do full-time study. There just isn’t enough time in the day. You come home from uni after doing a full day’s study and then you still have to do four hours work, or five hours work and then, when you get home from work, you’ve got a lot of study.

Judith’s Story – ‘Hadn’t earned it in the timeframe’

Judith’s daughter worked while studying for Independent Youth Allowance, but didn’t earn enough money in 18 months.

...we knew you couldn’t apply for it for 18 months but we didn’t know that that money had to actually be earned in the 18 months. We thought that any time you’d earned the money after you’d been out of school 18 months, you could apply. We thought if you took two or two and a half years. Because that’s a lot of money to earn part time if they’re studying part time...even though she’d earned plenty more than the money required she hadn’t earned it in the timeframe.

Jane’s Story – working seven shifts a week

Jane’s daughter worked two jobs while studying to meet the Independence criteria. Working seven shifts a week, she encountered
difficulties with her studies and was unable to visit her family. Her course was 28 hours a week, she lived an hour, her campus was an hour from the main city, in a quite unsafe area of Sydney...She didn’t have a car, so for her to get a job, she had to rely on buses, an hour and a half, an hour, into the city, after her 28, because she lived out near the College. So it was unsafe. She had two jobs, and it was really, really difficult for her to get the money together.

Many university students also work intensively during their holidays to meet the target; affecting whether they can visit family. One student worked four jobs over her holidays. As participants report, some regional young people leave university because they cannot meet the income amount while studying.

**Employment**

All participants acknowledge it can be difficult to find work, in both regional communities and cities, to meet the Independence criteria. In many regional communities, there is limited employment for young people to earn enough during their gap year and holidays, particularly communities with seasonal employment (for example, Loxton and Kununurra). Thus, many young people must leave home to find employment.

* A lot of people don’t have the opportunity to earn the money unless they go somewhere totally away from home and then they’ve got living expenses and rent (Parent, ICPA)

**Michelle’s Story – Moving to Adelaide for work**

Michelle, a Year 12 student, will defer her studies to work for Independent Youth Allowance. She will move to Adelaide to find a job, as there is limited work available in Loxton. She also wants some time to adjust to the city.

Young people often work long hours (including overtime and weekends) to reach the Independence target. Casual employment, with inconsistent hours and no guarantee for long term work, is common. Some university students were unable to find work for their gap year, and therefore went straight to university, at huge cost for their family. Regional young people work a variety of jobs to reach the amount for Independent Youth Allowance, such as retail, manual labour, shearing, fruit-picking, and administration. However, young people want employment that is relevant to their studies, and well-paying. Further, the drought has resulted in much less work being available on farms and in drought-affected communities.

*...six years of drought in our area has meant that there is no local employment (Parent, ICPA)*

Many participants also believe there are limited employment opportunities for young women in many regional communities. Young women often must leave home to find work to meet the Independence criteria, or pursue other options.

* I know this girl...she was a stripper after school...think earned over 18 grand in a month. Busy month. (University student, CSU focus group)*

**Desperation**

Due to the compounding difficulties with meeting the target amount in the required time, many families with businesses consider desperate means to ensure young people are eligible for Independent Youth Allowance.

**6.4.6 Forms and application**

Applying for Independent Youth Allowance is another hurdle for regional young people, with many participants reporting difficulties with
Most participants share problems such as Centrelink losing applicant information.

I put in the Youth Allowance booklet twice, and gave them all the details twice, which they then lost twice...I didn’t start receiving Youth Allowance till about week 10 of last semester...So it was a long way through. So it was four or five payments, which was about $2000, which I wouldn’t end up getting, and I’ve since tried to see if there’s any way for me to be repaid that money, but as they’ve lost my details those two times...there’s no way for me to get it, which is really annoying...It’s one of the most frustrating things that’s ever happened to me... (University student, UWA)

...getting it in the first place is so ridiculous and you have to wait in a queue for two hours, you go see someone and they say, “We need this piece of paperwork. We need that piece of paperwork. We don’t believe you” (University student, UWA)

Participants state that the form is lengthy, difficult to understand and time-consuming.

This form is about 20 pages long, and it takes you two full days to do it and collect your birth certificate... (University student, UWA focus group)

...she just hasn’t had time now because she’s going to uni full-time, and Centrelink’s only open during work days...I said ‘well why haven’t you heard?’ and she said ‘well I’ve only got one day free, and then I’ll have to do other things, I just haven’t got the time to go in there and do it’. (Parent, ICPA)

Mark’s Story – Intrusive ‘Big Brother’.

Mark’s son worked for Independent Youth Allowance, and when his parents completed the forms, they had to provide extensive information about the family income, trusts and assets; a process they found ‘intrusive’ and horrifying.

They want to know our own personal details. How much we spend weekly on food and groceries and fuel and all that; why do they need to know all that? Because he’s involved in our trust...because he’s involved in the trust, he’s a beneficiary of the trust, so they want to know all the details of the trust. They want to know our profit and loss statements, our balance sheet, our depreciation schedule, which involves all our farm machinery, all small items, everything like that....it’s like Big Brother, wanting to know all this information...it’s a nightmare. I got to one stage where I nearly chucked the whole lot out the window.

Participants experience difficulties gathering paperwork to complete the forms, including letters from schools and taxation statements.

...they are strict. Like every pay slip, we had to go back and find all the payslips and add them up properly. And it’s to the cent. To the cent of that figure. Exactly. (Parent, Kununurra focus group)

Many report that Centrelink staff provided incorrect information, and several participants had been accused of lying. Only one university student found the process ‘pretty cruisy’.

6.4.7 Major themes

Many regional young people are forced to defer their studies after finishing secondary school, to work for Independent Youth Allowance. The criteria create a significant number of barriers for regional young people, including difficulties with deferral, finding employment and earning the required amount, and ineligibility for Youth Allowance until May of their first semester at university. Young people who work
for Independent Youth Allowance while studying have difficulties finding enough work to meet the income target, and their work often affects their university performance, and visiting their family. The criteria impose additional burdens on regional young people, who have employment disadvantages and additional costs with accessing tertiary education. The author, reflecting the opinions of all participants, firmly believes that the criteria for Independent Youth Allowance create significant barriers for regional young people accessing tertiary education.

6.4.8 Participants’ Recommendations

Participants’ Recommendation:
That all regional young people are immediately eligible for the full rate of Independent Youth Allowance if they must move away from home for tertiary education.

Every participant made this suggestion.

I believe that a student, once they decide to move away, go on to further study, that the minute that decision is made and they’re enrolled in a course, they be declared as independent at that point...that doesn’t suddenly change 18 months down the track so the financial need is immediate, not 18 months away (Parent, Loxton)

Oatlands parents believe Tasmanian young people should be Independent when they leave home for college.

Participants’ Recommendation:
That the 18-month period and amount to earn for Workforce Participation are reduced.

All participants recognise that students need Youth Allowance from the beginning of the academic year, not in April / May when the 18-month period ends, with financial support from January. Participants suggest the period is reduced to twelve months, or fifteen months.

If they made it twelve months, or even nine months, it would just make it so much easier for the actual young people. So you’ve had a year off, you’ve figured it out and at the start of the year, financial year, when you actually need books you’ll have money. Rather than getting it halfway through the year when you’ve already bought everything and you’ve already had to be living up in Perth for at least four months. (University student, UWA focus group)

...the needs of the students are actually in terms of academic time periods. ...what we have here is that group thinking in terms of 18 months when they should in fact be thinking academic time periods because that is what affects the students (Community member, Kununurra focus group)

We should stop [the amount] going up, it’s actually getting harder and harder to make that amount of money (Parent, Loxton focus group)

Participants’ Recommendation:
That the income amount for Workforce Participation can be earned in any period up to 18-months, and young people are eligible for Youth Allowance as soon as they earn the required amount.

Some regional young people require the full 18-months to earn the Workforce Participation amount, while some can earn it much faster.

Participants’ Recommendation:
That the Workforce Participation amount to be earned for Independent Youth Allowance is reduced.
**Participants’ Recommendation:**
That the age of Independence is reduced to 18.

The majority of participants suggested the age of Independence is lowered to 18, aligning with the legal age of adulthood.

...they need to look at it and say that, ‘these kids are 18, they can vote, they should be on an independent allowance.’ (Parent, ICPA)

**Participants’ Recommendation:**
That young people who must leave home for TAFE and other post-secondary institutions instead of secondary education are considered Independent.

Regional young people who cannot access TAFE and other post-secondary institutions in their community are ineligible for AIC if they must move away for further study.

**Participants’ Recommendation:**
That young people cannot be Independent if they are living at home with their parents.

A significant minority of participants suggest this recommendation.

It shouldn’t be a one-way system. You should be able to go from a dependent child to an independent child. You should be able to go backwards. If you become independent I’m all for that, that’s great. But if you move back in with your parents, stiff shit. You’re a dependent child again because you’re living with your parents. (University student, UWA)

**Participants’ Recommendation:**
That young people are assessed according to their individual situation, not their parents’.

UWA students believe their individual circumstances need to be acknowledged, and that Centrelink could assess Independence based on parents declaring they do not financially support their children, similar to the ‘Unreasonable to Live at Home’ form.

...we could just get our parents to say, ‘I’m not supporting my kid anymore’ and Centrelink can track and find out that they are not supporting me anymore. (University student, UWA focus group)

...if they did it case by case basis, some people who really needed it would get it...pump more money into it, and away from wars (University student, UWA focus group)

**Participants’ Recommendation:**
That the Independent Youth Allowance form includes a clear checklist of requirements and attachments.

Participants require information about the paperwork they must collect, to prepare for their application for Independent Youth Allowance.

### 6.5 “It crossed my mind” – Unreasonable to Live at Home circumstances

The Unreasonable to Live at Home criteria raise several issues for participants. Firstly, most participants do not understand why it is not considered ‘unreasonable to live at home’ when young people MUST leave home for tertiary education. Secondly, it is evident that many parents consider making false claims so they can fulfil the criteria and be eligible for Youth Allowance; reflecting the desperation of regional families.

#### 6.5.1 Explanation of criteria

The Unreasonable to Live at Home criteria consider situations where
parents cannot exercise their parental responsibilities. Situations may include where parents are unfit and unable to care for their children, and where young people are at risk of physical or emotional harm living at home. These cases are individually reviewed by a Social Worker, and require a statement from the applicant, their parent, and an independent Third Party (Centrelink 2007a). Having to move away from home for tertiary education is NOT considered ‘unreasonable to live at home’.

6.5.2 Definition of ‘unreasonable’

There were mixed reactions to the Centrelink definition of ‘unreasonable to live at home’. University students believe the definition does not consider that the distance between home and university makes it unreasonable for regional young people to live at home and participate in tertiary education, nor does it consider that parents cannot or will not pay their costs to study away from home.

Joanne’s Story – ‘Shafted Around Centrelink’

Joanne attends CSU, and is eligible for Youth Allowance through the Unreasonable to Live at Home circumstances because her brother has a disability. She has experienced many difficulties with dealing with Centrelink.

...my brother has got a disability, and it just makes it really difficult. So I moved out of home two weeks after I finished HSC. I was in boarding school...what made that really difficult, it’s such a long, hard process to go through. So it took forever for me to actually get any money. Even though my parents weren’t supporting me, I had to save, that I lived on for a while, and then they took, I think it was about four months before I actually got Centrelink...I ended you taking a gap year, so I’m independent that way as well. Like I thought was a real shit process to go through...you’ve got to talk to people about things you don’t want to talk about, like just random people. And I just got shafted around Centrelink.

6.5.3 Desperation

It is very clear that many regional families consider pretending to have circumstance to fit the criteria. Several participants know of others who are eligible for Youth Allowance through falsely claiming this criterion.

I’ve got a friend, they pretended they were estranged, super dooper fighting with their son. (University student, UWA focus group)

Young people and families are desperate, and this appears their only option; yet, many are unwilling to make this false allegation.

...to say I couldn’t live there anymore crossed my mind, but I don’t think that my parents – I think they’d be offended by it because in their mind I moved out of my own choice (University student, UWA)

...it’s a huge step for a parent to be abusive compared to paying for absolutely everything I need. (University student, CSU)

6.5.4 Major Themes

The majority of participants express anger that the Unreasonable to Live at Home criteria does not recognise that it is unreasonable for regional young people to live at home and participate in tertiary education. The enormous financial burden on families to support their children, and strict eligibility criteria for Youth Allowance, causes families to resort to desperate means to ensure their children are financially supported. As
a university student states, if families must resort to this situation, ‘there is obviously a problem with the system’.

6.5.5 Participants’ Recommendations

Participants’ Recommendation: That the definition of ‘unreasonable’ includes situations where young people must leave home for tertiary education.

Participants believe that the definition of ‘unreasonable to live at home’ should also consider regional young people who cannot reasonably travel everyday to attend their tertiary education institution of choice.

6.6 “No Incentive to Work” – Personal Income and Assets test

Once a young person is eligible for Youth Allowance, a Personal Income and Assets test also applies. Participants believe that Youth Allowance rates are too low, that the income cap of $236 a fortnight (or $6100 a year) is too low, and that the savings cap of $2500 is also too low. It is important to note that the income cap of $236 a fortnight has not been indexed against inflation since 1993, despite rising living costs (SEWRERC 2005 p.39).

6.6.1 Explanation of current system

Once a young person successfully meets Youth Allowance eligibility, their personal income and assets are also assessed. The test involves several components (information from Centrelink website October 2007):

Income threshold: Youth Allowance recipients can earn up to $236 a fortnight (gross) without affecting their payments. Their payment decreases by 50 cents for every $1 earned above this amount.

Income Bank: When young people do not earn the full $236 in a fortnight, they can accrue income ‘credits’ in their Income Bank, up to $6000.

Liquid Assets: Young people are allowed $2500 in savings. A one-week Liquid Asset Waiting Period (LAWP) applies for every $500 above this threshold, with a maximum LAWP of 13 weeks.

Other Assets – For the full rate of Youth Allowance, single homeowners are allowed assets to the value of $166,750, while non-home owners are allowed assets to the value of $287,750 (figures at October 2007). The rate of payment is decreased by $1.50 per fortnight for every $1000 above the threshold.

6.6.2 Knowledge about the current criteria

Few pre-university students and parents are aware of the criteria and Youth Allowance rates. Only participants receiving Youth Allowance understand the specificities.

6.6.3 Attitudes towards the Personal Income and Assets Test

University students had very negative attitudes towards the Personal Income and Assets Test. They believe it is ‘not logical’, ‘doesn’t work’, and unnecessary. Most participants believe the test does not provide an incentive for regional young people to work or learn.

...why do they give you money for free and limit you from earning money? (University student, UWA focus group)
...you need to prove you can earn money to get money but not be allowed to earn money.
(University student, UWA focus group)

6.6.4 Youth Allowance rates

The current full Living Away From Home rate of Youth Allowance is $348.10 per fortnight (as at October 2007). Every participant believes the rate of Youth Allowance is much too low, and students cannot live off that amount of money. Participants are aware that Youth Allowance is 20% below the poverty line, a finding which emerged from the 2004 Senate Inquiry into Student Income Support.

...that would barely cover very much. That's what I'm worried about because I know that it costs more than that to live for two weeks. (Young person, Kununurra)

They're forcing uni students to live on bread and water...it's like they forcing us into being poor. (University student, UWA focus group)

A regional person from a single parent family, on Youth Allowance, could not afford to do a law degree from UWA. (University student, UWA focus group)

50% of what you need to survive. It helps but you can't live off it. (University student, UWA)

Youth Allowance cannot cover living expenses, let alone start-up expenses, study expenses (such as textbooks and a computer) and costs to travel home. The full rate of Youth Allowance, plus additional income of $236 a fortnight, is still a struggle for young people.

...even if you were to earn that $236 a fortnight without going into the, um, over, that plus

Centrelink is still not enough. Not for me based on how much rent I earn, I don’t think the appropriate adjustments have been made in the last couple of years. They need to take into account rising prices. (University student, UWA)

Roma’s story – ‘Scraping’

Roma’s daughter is eligible for Independent Youth Allowance, and earns $236 a fortnight.

$300 might sound a lot in a week, but not when you break down what you’ve got to take out of that. So I think if you took that whole picture over a year, there wouldn’t be too much allowance for anything else much in that...if she paid her own school fees, books, all the car expenses.

To cover their expenses, regional young people must earn additional money or rely on their parents; however many young people don’t want to burden their parents.

...they are scared of that financial burden they’re putting on us, because they don’t get enough. (Parent, ICPA)

Further, Centrelink payments are not automatically taxed, and some students receive tax bills at the end of the financial year.

Dependent rates

Young people receiving Dependent Youth Allowance have their payment decreased by $1 for every $4 their parent’s income is above the threshold. If students do not receive the full rate of Youth Allowance, they experience further difficulties, because their parents are generally unable to further assist them; however, they are still limited by the $236 a fortnight income cap.
Rent Assistance

The maximum rate of Rent Assistance for a single person living alone is $105.40 per fortnight, paid when fortnightly rent is $234.33 or above. The minimum amount of fortnightly rent to receive Rent Assistance is $93.80. If a single person is sharing accommodation, their fortnightly payment decreases to $70.27 per fortnight, for maximum rent of $187.49 per fortnight. The minimum rent threshold is the same as above (figures as at October 2007).

Participants believe Rent Assistance rates are not high enough, and do not reflect rising rent prices.

Some people I know need to pay $150 a week, and basically for anyone over $100 a week, from then on they all get the same so, it doesn’t cover the people that pay more. (University student, UWA)

6.6.5 Employment and earnings

Attitudes

Generally, participants express negative attitudes towards the income cap of $236. The amount equates to less than one day of work a week. Many students want to work more, and have the time to work more, but cannot, as their Youth Allowance will decrease. Many participants believe there is no incentive to work, particularly with additional expenses with uniform, travel, and time.

If I get a pay rise, I’ll be in the shit. So you can’t get pay rises, you can’t get experience, because you’ll get the money for it and lose the Centrelink. (University student, UWA)

I was working as well, and my income bank was zero, and I was just getting cut off. I was like ‘what’s the point of me even giving up my Saturday night?’ I still, I needed more money but I was like, ‘well, you know, just going to not work’ (University student, UWA)

After paying tax and losing 50c of Youth Allowance for every dollar earned over the $236 threshold

...you’re really losing 60 / 70% of what you earn over the income bank (University student, UWA focus group).

CSU focus group members were the only participants who believe the income cap is reasonable. However, they explain they find it difficult to find work during semester in Wagga Wagga, and therefore their income banks are generally quite high. Additionally, residential accommodation costs in Wagga Wagga are comparably low.

Income cap

Most participants believe the income cap is much too low and too restrictive. Participants state that it does not enable students to earn enough, save, or cover living and study costs. The amount allows no buffer for emergencies and unexpected costs. Further, participants believe the reduction of 50 cents in every dollar above the $236 threshold is clearly unreasonable.

...the limitation on how much you can earn is stupid. Because, you could prove that you need the money, and you could also earn a little bit more. (University student, UWA focus group)

In today’s wages criteria that’s very low and also it doesn’t give them any incentive to do it. You don’t have to earn much money before your Centrelink gets cut off, so therefore they think well really, the extra study I have to do, the extra time I have to do – they have to buy a uniform for work, they have to travel to
work, they have to find the time to do it—for what? (Parent, ICPA)

...if you earn an extra $50 then you lose $25. (University student, UWA focus group)

Participants agree the income bank is good, particularly for holiday work; however the amount is too low.

**Work**

Because Youth Allowance rates are so low, students must work to complement their Youth Allowance.

Average wage for most student jobs, like sort of casual or seasonal jobs, is about 15 bucks an hour for most of the jobs I've worked. So you’re only working six hours a week and that’s no good for you because you’re not earning much and it’s completely useless for your employer. What are they going to do with someone who can only work six hours a week? (University student, UWA)

...he could work five days a week, but he's only going to work one day a week because he knows it will cut into his Youth Allowance. (Parent, Oatlands focus group)

**Holiday work**

Due to compounding pressures, limited time and financial difficulties during semester, many students work during their university holidays to save for the upcoming year. Holiday earnings and subsequent savings can affect Youth Allowance payments.

...sometimes you wonder ‘is it really worth it?’ Because in the holidays I'd just get no Youth Allowance because I'd bump up my hours. You'd end up on top by working, but then you know, I had to do all that extra work to earn extra money. (Young person, Loxton focus group)

...my income bank was zero, I had seven weeks holidays and I worked, just wanted to work, but then I knew that ‘maybe I shouldn't work’...There's just no point doing that. (University student, UWA focus group)

Holiday work often affects students’ eligibility for a Low Income Healthcare Card.

I lost [my healthcare card] early on because of work, but then I wasn’t earning much during uni, but then they count your holiday work. So you lose your health care card. And it helps; the health care card is awesome when you’ve got it. But it can easily be taken away. (Young person, Loxton focus group)

...earning money over the summer, and working every holidays, you put yourself out of the position of getting it. I've just had some x-rays done that cost me $350 (University student, CSU focus group)

**Reporting**

Youth Allowance recipients must report their earnings to Centrelink every fortnight, which can create difficulties.

There’s a huge imposition on that, you always have to be ringing them. Always! I can’t believe it, you know X’s home on holidays, ‘oh I’ve gotta ring Centrelink, I’ve gotta tell them how much I earned’, and so their whole life is controlled by this thing that is overarching all the time. (Teacher, Loxton)

**Hannah’s Story – Breached for incorrect reporting**

Hannah’s daughter reported incorrectly her earnings to Centrelink for 18-months, as she did not receive written payslips. When Centrelink reviewed her, she owed Centrelink $2000. She now must pay back $40 a fortnight from her Youth Allowance.
payment. The breach was very upsetting, and it has now put her off looking for employment.

I was really annoyed at the time because...from when she went to boarding school, had suffered eating disorders, and she also has MS, so yeah, she just cried for a day before she rang us...She’s lucky that it was only $2000, but even paying the $40 a fortnight that she’s paying, when she finishes her degree, she’ll still owe them $1000.

6.6.6 Savings threshold

Attitudes

Most university student and parents have negative attitudes toward the savings threshold. They believe there is no incentive to save. University students state they require savings for additional and unexpected costs such as a car, travel home, a computer and emergencies.

Are you encouraging them to spend it, to not have a saving mentality?...do you want them to go out and spend it all? (Parent, ICPA)

...I wouldn’t have had any of my jobs without cars. My first job I didn’t need one, but the other ones, I need a car. So if you want to save for a car you can’t, unless you want a really crap car that you’re paying money for all the time (University student, UWA)

...with $2000, you’ve just got no safety net if anything does go wrong – accidents, car crash, whatever. (University student, UWA)

Students also want to be responsible and prepare for their future. However, they feel they cannot prepare within the constraints of the current criteria.

...you don’t have any resources for when you do graduate, because you’re not allowed to save anything, not allowed to work. (University student, UWA focus group)

...suddenly you graduate, you’re not getting any Youth Allowance. ‘Oh, I don’t have any savings. Oh no! What am I going to do?’ (University student, UWA focus group)

Amount

Participants believe the savings threshold of $2500 is far too low.

...it’s telling people ‘no, you’re going to uni, you’re not even allowed to save and start building yourself up’...and one thing I do notice is that people at uni go, ‘oh, I can’t do this, I’ve only got $100 in my bank’. (University student, UWA focus group)

...that’s not sending a good message to these kids that you can get out there, work hard and build yourself up and set yourself up. (Parent, ICPA)

Savings from working for Independence

After working for Independence, young people may begin university with savings. Parents and students describe with irony that young people must earn money to be Independent, but then must spend their savings to be eligible.

...you earn $20,000 a year before because you earn Independence. And then you can’t claim it because you’ve got cash leftover, saved up. (University student, UWA)

Cara’s Story – Spending Savings

Cara is currently deferring and working for Independent Youth Allowance. She is worried she will not be eligible for Youth Allowance when she leaves home for university, because she currently has $10,000 of savings. Even after purchasing her
computer and paying for living costs until May, she may still have savings. However, she has future expenses including expensive flights home (up to $1300 return).

6.6.7 Trusts
Inclusion in family trusts also impacts upon eligibility for Youth Allowance, even if young people cannot access the funds.

...my name was on the trust; I've never in my life in 20 years seen any money at all in the trust. It just sort of completely excludes me. (University student, UWA focus group)

6.6.8 Desperation
To ensure young people have funds to cover their expenses and prepare for the future, many families find innovative ways to deal with savings.

You have to hide it around and give it to other people...keep it away from Centrelink, which is bad but I mean how do they really expect you to pay for things like that, when you’ve got no savings? I mean I hit a roo the other day and my excess was $1000. How am I going to pay for that if I’ve hardly got any savings? (University student, UWA)

I don’t want to do anything illegal...I want to say, 'look, she’s lived an honest life’, but you know, forcing kids to think ‘what should I do with it?’ (Parent, Kununurra focus group)

6.6.9 Major themes
The cost of living, including rent, is rising dramatically. Youth Allowance and Rent Assistance rates, and the income cap of $236, are inadequate for regional young people to cover living and study costs, and responsibly prepare for their future. The system forces students to either live below the poverty line or work long hours while studying – and both significantly affect their educational performance, wellbeing and links with their family. Further, when students lose their Low Income Healthcare Card, they face additional costs and financial pressures, further exacerbating their financial stress.

6.6.10 Participants’ Recommendations

Participants’ Recommendation: That Youth Allowance rates are increased to reflect real living costs.

Participants’ Recommendation: That Rent Assistance rates are increased to reflect rising rental prices.

...if they put a bit more effort into the legislation. Suburbs which are close proximity to the university which you’re kind of compelled to live in, by nature of going to that university, as a proportion to the minimum rent in that area (University student, UWA focus group)

Participants’ Recommendation: That the income cap of $236 is increased and indexed annually.

All participants believe students should be allowed to earn more before their Youth Allowance is affected, suggesting figures such as $4-500 a fortnight. It is imperative that the income cap is annually indexed, to reflect inflated prices.

...they need to change the system to allow you to get ahead, rather than keeping us behind constantly. (University student, UWA focus group)

Many participants also believe students should be allowed to earn more over holidays without affecting their payments.
Participants’ Recommendation: That the Income Bank amount is increased.

Several participants suggest the income bank is increased to $10,000.

Participants’ Recommendation: That the savings cap is increased.

Participants believe young people should be encouraged to have savings for ‘back-up’, and for their future. Further, students should be allowed to keep their savings earned in their gap year to meet the Independence criteria.

6.7 “They make you feel like criminals” – experiences with Centrelink

Dealing with Centrelink is a big issue for many participants, particularly people from Kununurra, ICPA and university students. Distance and isolation exacerbate the difficulties with dealing with a complicated system.

6.7.1 Explanation of Centrelink processes

To claim Youth Allowance, applicants must complete a claim form (online or written), and provide required verification documents and forms. The claim process will request personal details such as bank account details and tax file number. Verification documents include proof of identity, proof of income and, if applicable, partners’ or parents'/guardian’s income. Additional forms will be requested by Centrelink if required. Verification documents must be provided with 14 days; the claim will be processed after all information is received, and the applicant will be notified in writing of the outcome. Appeals may be lodged within 13 weeks of any Centrelink decision (Centrelink 2007e).

6.7.2 Knowledge

Participants do not have any knowledge about Centrelink and processes unless they have had some form of encounter in the past. It is evident that most participants have only a rudimentary understanding of eligibility criteria and Centrelink processes, disempowering them. One parent believes regional communities lack understanding, education and confidence to access government departments.

6.7.3 Attitudes to Centrelink Processes

Few participants report positive attitudes towards their dealings with Centrelink, with most people finding Centrelink complicated and confusing. Many participants report experiences when staff treated them like they were trying to ‘cheat the system’.

When you go in to apply for it, they look at you and say, "Are you lying? Are you lying? Are you sure you’re not lying? Are you sure your parents...?" They said to me, "So where’s your home?" I said, "My home is in X". They said, "But you’ve been living in Perth for this long. Are you sure that’s your home?" I said, “I’m definitely sure that’s my home”. You know, "Are you sure you’re not just a Perth student who can come in and say that they were living in X?” “It’s not that way.” (University student, UWA)

...all the advertising seems to be always to stop people ripping them off (University student, UWA focus group)

...they make you feel like criminals. (Parent, Kununurra focus group)
Participants feel Centrelink processes are drawn out and involve ‘a lot of red tape’. Many state they have to ‘jump through hoops’. Some parents have not applied for some benefits due to the processes.

Youth Allowance has just become such a frustrating thing and people just then don’t do it. (Parent, ICPA)

I probably haven’t applied for a lot of things because of it. Because I just couldn’t be bothered (Parent, ICPA)

### 6.7.4 Experiences with Centrelink

Participants report numerous issues with Centrelink, including payments being incorrectly cut off, forms being lost, and being given incorrect information.

I got in trouble with Centrelink because I didn’t come to this appointment for the payment because they thought I was a single mother (Secondary school student, Springvale Hostel)

Many parents comment on the lengthy time to complete forms and confirm a payment, particularly for the Dependence criteria. Additionally, parents express frustration at ‘waiting around’ and that Centrelink is only open during work hours.

### Hannah’s Story – Mail addressed to mum

Hannah’s daughter receives Dependent Youth Allowance and studies away from home. To deal with paperwork, mail from Centrelink must now be addressed to her mother to avoid delays.

Dealing with Centrelink evokes feelings of stress, frustration, and annoyance. One parent describes it as an ‘emotional drag’.

Kate’s story – Definition of ‘home’

When Kate deals with Centrelink, they do not understand that while she lives in Perth for university, her ‘home’ is where her family are.

Centrelink don’t understand ‘home’: “They said, “You’ve been living at this address for this long”. I said, “No, my mail has been going to that address for that long and that’s it”... my home needs to be here because this is where the university is. This is where I need to be for my full-time studies...”I’m going home” means I’m going to X. It doesn’t mean that I’m going to the house I’ve lived in here.

### 6.7.5 Access to Centrelink

Many regional Australians experience barriers to accessing Centrelink. Parents in Kununurra and ICPA feel Centrelink have limited understanding of their isolation.

...they don’t know where we are (Parent, Kununurra focus group)

...they don’t seem to have any concept of the issues involved with kids being away from home or you living in an isolated area. (Parent, ICPA)
Isolated parents often must liaise with a Centrelink office in the closest town or major city, through mail.

We have to send everything off and it takes three weeks (Parent, ICPA)

Roma’s Story – Travel to Perth to visit Centrelink

Roma and her daughter travelled for four hours to Perth to visit Centrelink, to apply for Youth Allowance. Their costs included fuel, accommodation, and losses through taking time off their business. She felt ‘mucked around’ as they were sent between offices throughout the city to complete their application.

One parent explains internet access difficulties.

…it’s a bit frustrating for them to assume that they always have access to the internet...he has it at uni but he’s not always at uni. And our hours get used up quickly at home, so we haven't always got the access at home. (Parent, Wagga Wagga)

6.7.6 Forms

Many participants comment on the complications and difficulties of completing forms and applying for Youth Allowance. Forms are too difficult, and often Centrelink staff cannot assist. It is also clear that parents, rather than young people, are often burdened with dealing with Centrelink.

If you’re working full-time and stuff, trying to make this money, you don't really have time to sit in Centrelink for 40 minutes and that four times a week and get all these, like letter and bank statements. (University student, CSU focus group)

You go to Centrelink, they have absolutely no idea. They can’t help you fill out those forms. They just give you forms and often they give you the wrong ones first (Parent, Kununurra focus group)

It’s usually the parents who are running around, because the kids are in their TEE or overseas or working or something, so the parents do it for them. And you think, 'I'm wishing you wouldn't have jobs' (Parent, Kununurra focus group)

6.7.7 Centrelink Staff

Participants share varying interactions with Centrelink staff. Some participants believe Centrelink staff are helpful, but many share experiences of being given incorrect information, feeling staff have limited knowledge of relevant legislation. Some participants particularly feel local offices have limited knowledge about Youth Allowance.

6.7.8 Information

It is evident that people in isolated areas have limited access to direct, accurate information about Youth Allowance, particularly in Year 12 and when preparing for tertiary education. Many participants rely on ‘word-of-mouth’.

Cara’s Story – ‘We don’t really hear much’

Cara feels she has limited direct information about Youth Allowance; instead, she must learn from friends and family.

...for us up here, we don't really hear much. We just have to know from [what] other people that we are friends with tell us, and then hopefully... And it's hard on the people that first go into it.

Many participants have been given different information from different staff, which can be confusing and frustrating.

...if you ring up and ask a question and get the answer and
you think that just doesn’t make sense, so if you ring up and ask again you can get another answer. (Parent, ICPA)

6.7.9 Major Themes
Participants express strong feelings of frustration about their experiences with Centrelink processes, forms, staff and information. Few participants explicitly blame the staff – they recognise that the issues are systemic. Several participants acknowledge that staff are equally as confused and frustrated by the system.

They need to make the rules as easy for the staff as for the people who are trying to follow the rules (Parent, Wagga Wagga)

For regional Australians, equitable and reliable access to information and assistance is vital; yet inadequate resources create further issues. Centrelink is another barrier to regional access to tertiary education.

6.7.10 Participants’ Recommendations

Participants’ Recommendation:
That Centrelink ensures that reliable and accurate information about Youth Allowance is available in regional communities.

A parent suggests that Centrelink improve their public relations, through advertising, providing basic community information, improving communication about entitlements and improving access to government.

Participants’ Recommendation:
That Centrelink better promote the requirements for Youth Allowance applications forms.

Several participants suggest Centrelink create a ‘checklist’ of the requirements for application forms, so future applicants can prepare.

...you have to keep all payslips, that sort of thing. Lots of people don’t know that. I know I didn’t keep my payslips. And then suddenly I go, ‘oh shit, I didn’t collect my payslips’. They need to go through and state exactly what you have to do, really clearly so that university students can understand it. (University student UWA focus group)

Participants’ Recommendation:
That Centrelink provides information about Youth Allowance to all regional Year 12 students.

Participants’ Recommendation:
That staff in local community offices are better trained in Youth Allowance.

Participants’ Recommendation:
That Centrelink increases the number of staff.

Participants’ Recommendation:
That forms are simplified and more ‘user-friendly’.

Participants’ Recommendation:
That the application process is simplified to a face-to-face preliminary interview.

Many participants prioritise individualised experiences at Centrelink.

Have the time to talk to you about it. Like a big office with a few officers, where you call up, make an appointment for a couple of days, go in and spend half an hour having a chat with them. (University student, UWA focus group)

Take the necessary documents, do an interview, and then they can tell you on the spot, ‘Yes, your son’s eligible or not eligible. (Parent, ICPA)
6.8 “Strict Eligibility” – Scholarships

Scholarships are a necessary additional form of income for young people living away from home. However, there are few scholarships available, and eligibility is very strict. The most common scholarships for regional young people are the Commonwealth Scholarships (formally Commonwealth Learning Scholarships), however, as the findings reveal, the limited number of scholarships and strict eligibility criteria are barriers to access for many regional young people. Further, some scholarships are considered income by Youth Allowance, limiting the financial support they may provide.

6.8.1 Commonwealth Scholarships Programme

Explanation of Commonwealth Scholarships

The Commonwealth Scholarships Programme was introduced in 2004 to assist students from low socio-economic backgrounds, particularly those from rural and regional areas and Indigenous students with costs associated with tertiary education. The programme consists of Commonwealth Education Costs Scholarships and Commonwealth Accommodation Scholarships, for students undertaking undergraduate degrees, associate degrees and approved enabling courses. In the 2007-2008 budget, Commonwealth Scholarships were increased from around 8,500 to 12,000 scholarships a year at a cost of $91.4 million (DEST 2007). The scholarships are administered on behalf of DEST by individual tertiary education providers. Commonwealth Scholarships are exempt from income testing by Youth Allowance, and are not taxed.

Knowledge

It is evident that many regional parents and pre-university students are not aware of the Commonwealth Scholarships Programme.

Eligibility

The eligibility criteria for Commonwealth Scholarships require applicants to prove low socio-economic status, and Centrelink eligibility is the most valid form of proof. Yet, many regional young people are ineligible for Youth Allowance. Additionally, many young people who defer their studies to work for Independent Youth Allowance are not eligible until May of Semester One, and cannot prove financial hardship within the Commonwealth Scholarship application cut-off date, the Census Date (Commonwealth of Australia 2007). As a result, many first year regional university students miss out on a Commonwealth Scholarship in their first semester at university, the most financially difficult period of their degree. Some regional young people will later receive a Commonwealth Scholarship after their first semester, if their grades are strong enough. Many participants express anger at this inequitable situation, imposed by an ‘arbitrary’ 18-month Workforce Participation period.

Leah’s Story – Rejected due to savings.

Leah’s son applied for a Commonwealth Scholarship in his first year at university. The application was due before he was eligible for Independent Youth Allowance, and he was rejected because he had too many savings. However, he needed those savings to pay for his living costs until he was eligible for Youth Allowance in May.

Furthermore, the Commonwealth Scholarships Programme does not adequately acknowledge that regional families above the
Dependence income threshold struggle if they financially support their children studying away from home. Isolated parents feel distance and the additional travel costs are not adequately recognised.

...when I realised how many people who live only a few hundred k’s from Perth got it, I couldn’t figure it out, why? (Parent, Kununurra focus group)

Parents are also angry that merit rankings are applied to Commonwealth Scholarships applications. Many young people miss out on scholarships due to their grades; yet students’ grades may be low because they have had to work to support themselves until they are eligible for Independent Youth Allowance.

**Gary’s Story – Comparing two cousins**

Gary is an ICPA member, and shares a case of two cousins from regional NSW. Both applied for Commonwealth Scholarships. One cousin was from a wealthy background, and had higher grades at university. He was eligible for a Commonwealth Scholarship due to the merit ranking. His cousin, in a single parent family, had failed a unit at university and did not receive a scholarship. Yet, as Gary states, the second cousin had more need for the scholarship than the first, but the assessment process did not consider familial income and assets. Gary believes Independent Youth Allowance does not adequately represent socio-economic status, because the Commonwealth Scholarships application does not consider whether parents are providing additional support to young people. He believes the criteria for Youth Allowance and Commonwealth Scholarships are not matched.

One young person from Loxton received a Commonwealth Scholarship and states that it was helpful.

**6.8.2 Other scholarships**

Parents feel that there is a significant lack of information available about scholarships.

...it’s just more or less word of mouth, there’s nothing really of people telling you what you’re entitled to put in for (Parent, Oatlands)

University students and parents feel there are a limited number of other scholarships for regional young people, and most are means-tested or have limited criteria. There are few merit-based scholarships, which students think is unfair. Many participants praise rural bonded scholarships, such as those in education and medicine, and suggest they are available in all courses.

**Fiona’s Story – Rural Bonded Scholarship**

Fiona’s daughter receives a rural bonded education scholarship which assists her living costs. She will ‘happily return to the country’ when she completes her degree as a teacher.

Importantly, most scholarships other than Commonwealth Scholarships are taxable and can affect Youth Allowance payments, because they are considered ‘income’; therefore, imposing further financial difficulties.

**6.8.3 Major Themes**

Regional families have limited information about available scholarships. Additionally, many families are ineligible for scholarships because they are ineligible for Youth Allowance, creating further inequities. While Commonwealth Scholarships can markedly assist regional young people, the criteria for the current scheme, particularly with merit-testing, eliminates many financially struggling regional young people. Other scholarships, which are taxed and are considered income for Youth Allowance purposes, may not
adequately address the regional financial issues with accessing tertiary education.

6.8.4 Participants’ Recommendations

**Participants’ Recommendation:**
That eligibility for Commonwealth Scholarships consider familial ability to financially assist young people.

**Participants’ Recommendation:**
That the Commonwealth Government provide more Commonwealth Scholarships.

**Participants’ Recommendation:**
That Commonwealth Scholarships are not merit-tested.

**Participants’ Recommendation:**
That Commonwealth and state governments, tertiary education providers, and industries develop and broaden rural bonded scholarships into diverse professional fields.

...when I finish university I was going to look for a teaching job and I know there are a lot of teaching opportunities that WA or just Australia in general needs, so I think they might need to offer a scholarship for people who want to be teachers, not just pay for it all themselves. (Year 12 student, Kununurra)

**Participants’ Recommendation:**
That tertiary education providers provide more means-tested scholarships.

**Participants’ Recommendation:**
That tertiary education providers provide more merit-based scholarships.

**Participants’ Recommendation:**
That all scholarships are exempted from means-testing for Youth Allowance, and are non-taxable.

6.9 “We run two households” – Urban / Regional divide

Participants believe the difficulties imposed by the strict Youth Allowance criteria, and issues with accessing tertiary education, are further widening the divide between regional and urban Australia. Regional Australians are considerably disadvantaged by the current tertiary education and Youth Allowance system, because they MUST leave home for tertiary education. The additional financial and emotional difficulties are not adequately considered within the current system, thereby increasing the divide between urban and regional young people.

6.9.1 Attitudes

Participants express anger and frustration towards this widening divide. As many explain, Youth Allowance criteria universally apply to urban and regional young people, yet they have considerable differences in accessing tertiary education, and their communities. Regional young people are significantly disadvantaged by this system.

Just because you choose to live rurally, it doesn’t class you as a second rate citizen (Parent, Loxton)

Participants feel that regional young people, in comparison to their urban peers, have no choice – about deferral, leaving home for university, and the expenses they face.

... [urban] students who decide that having started University they want to go out and be on their own, live on their own, and that’s a choice they make. Of course, for our students, it’s not a choice, it’s a compulsory thing and so students will say, ‘Well,
I’ve got to do it. (Teacher, Loxton)

6.9.2 Comparison of Urban and Regional young people

Living expenses

Many participants believe the cost of living (such as fuel and food) is higher in Regional Australia. Regional families have higher living expenses plus additional costs to support their children studying away from home; neither of which is adequately acknowledged by Youth Allowance.

...our electricity charges are higher than the city and there aren’t too many people in the city who have to drive 110 km to the supermarket, and if we go anywhere apart from our local village which is five and a half k’s away, it’s 40, 80, 60, 110 km...If you lived in a large centre like Dubbo or Port Augusta or wherever your living expenses, things like fuel and that sort of stuff, couldn’t be compared with someone who lives in Maree or Bourke (Parent, ICPA)

Tertiary Education living expenses

Participants believe the majority of urban young people have the option to live at home while participating in tertiary education, and therefore do not have to financially support themselves and pay for additional living costs such as rent, food and bills.

...if we lived in the city and weren’t geographically isolated, we’d be providing the warmth, the light, the computer, the water, it would all be one cost. (Parent, ICPA)

In comparison, regional young people must move away from home for tertiary education, and regional families have expensive costs running more than one household.

I just see my friend who a daughter the same age as ours, and none of that, because they are still at home, they’ve still got a bed, still got the same grocery bills, they’ve still got the same power bills, they’ve still got the same telephone bills. Whereas we run two households (Teacher, Loxton)

Moving out of home

Participants believe that most urban young people are not forced to move out of home for tertiary education, and when they do decide to leave, the move is considerably easier. Costs are minimised because they can take household items from their parents’ house – rarely an option for regional young people.

Tertiary Education fees

Many participants believe that many urban parents can afford to pay their children’s tertiary education fees, because they do not have any additional living costs. Therefore, they believe many urban people begin work without a HECS-HELP debt; while most regional young people have a considerable debt, economically disadvantaging them.

Youth Allowance

Many participants express anger that urban young people can be eligible for Independent Youth Allowance and still live at home with their family.

They’re being supported by their parents and they’re still getting money for nothing (University student, UWA)

One parent believes this ‘makes a joke’ of Youth Allowance. Many participants recognise that unlike regional young people, most urban young people are not forced to defer their studies to work for Independent
Youth Allowance. Several farming parents also recognise with anger that urban Australians with the primary residence as their only asset can be eligible for Dependent Youth Allowance, while a farm is considered an asset, generally eliminating farming families from eligibility for Youth Allowance.

**Work**

Participants feel that urban young people do not necessarily need to work while studying, and can save during the year. One parent also explains the inequity that urban young people can access short courses to make them more employable.

...If you live 200km on a property from your local town and 1000km from the city that you’re trying to go to, how can you do a bar course? (Parent, ICPA)

**Emotional Support**

Parents feel that urban young people have greater emotional support from their family, and they generally already have an accessible friendship base when they begin tertiary education; unlike regional young people, who have minimal support.

... if you live in the city, like my Mum grew up in the city. The transition from primary school to high school, high school to university, it just about goes by without the blink of an eye. Here, it’s ridiculous. It’s the upheaval of your whole family; financially, emotionally and physically, it’s huge, and something not very well taken into consideration. (Young person, Loxton)

Participants state that if urban young people live at home, they have support with chores such as washing and cooking, whereas regional young people are responsible for themselves.

**Education**

Participants, particularly pre-university students and parents, believe urban young people have access to more information about tertiary education. Further, the university enrolment process, Orientation Week and information provision is tailored for urban young people. In comparison, regional young people ‘don’t hear much’, putting them at a disadvantage. Regional young people must make their university and deferral choices much earlier, therefore requiring information earlier. Isolated parents also share that many isolated young people must also leave home for secondary education, with additional expenses.

**Understanding regional issues**

Many participants believe that urban young people do not understand Regional Australia, regional disadvantage, and their additional expenses for tertiary education.

I had a girl, I said to her today ‘oh I get paid tomorrow, I can get my trusts book’, like the textbook. And she’s like 'why didn’t you get it the other week?', and I’m like, ‘I’ve got no money’. And she’s like ‘why don’t you just get your parents to buy it?’ ‘Well... I can’t. They won’t. I’ve got no money, they’ve got no money. I can’t’. And they just don’t understand. (University student, UWA focus group)

...when you walk into a surf shop, and there’s a checked shirt, or a John Deere shirt on the rack, for $80. And you see a city boy will come in and buy this thing for $80 and it’s got a brand on it, and think it’s the best thing ever...and they don’t know what John Deere is (University student, UWA focus group)

Regional young people experience cultural isolation when they study away from home.
6.9.3 Major themes

While regional perspectives of the urban young people’s tertiary education experience may be idealistic, it is evident that regional Australians experience disadvantage and must overcome many challenges in comparison to their urban peers to participate in tertiary education. Further, regional Australians believe that urban Australia, including urban tertiary education providers, do not adequately understand their situation and issues. Thus, Regional Australia feel increasingly detached from mainstream urban-centric policy, perspective and experience, with inadequate support and recognition.

6.10 “Extremely disappointed as a voter” – Community Action

It is evident that regional Australians are increasingly distrustful of government due to the barriers to access tertiary education - in particular, Youth Allowance. Regional Australians are mobilised, and participate in local community action to raise awareness of issues and lobby for change. They are also educating each other about Youth Allowance, sharing information and collaboratively developing strategies for dealing with the system. Regional Australians refuse to walk away from this issue, which they acknowledge as a human rights concern. It is very clear that regional young people, parents and community members will continue to take action until this issue is adequately addressed.

6.10.1 Lobbying

Lobbying is a strategy used extensively throughout Australia to voice regional needs about access to education and Youth Allowance to decision-makers. Lobbying is occurring at a national, state level, regional and local level.

National Action - Australian Rural Education Alliance

In 2006, the report The Impact of Drought on Secondary Education Access in Australia’s Rural and Remote Areas, by Margaret Alston & Jenny Kent, was released. A key recommendation actioned from the report was a national forum with all rural education stakeholders, to collectively discuss education issues. The forum agreed to a myriad of outcomes, including addressing ‘allowances’ (including Youth Allowance). From that forum, the Rural Education Forum of Australia (REFA) hosted a national Roundtable, to form a national peak body for all rural education organisations. The basis of the new alliance was developed, and a Working Party was formed to develop the organisation. The author participated in this group. After an intensive 2-day workshop, it was decided that REFA would evolve into Australian Rural Education Alliance (AREA). In November 2007, REFA will formally become AREA.

REFA / AREA released a strong Election Strategy in October 2007, demanding that all political parties recognise and address the educational needs of Regional Australia. The strategy addressed five areas: funding AREA; developing a National Rural Education Strategy; reviewing educational allowances and developing a Tertiary Access Allowance; investing in Early Education programs; and developing a city / regional exchange program to support sustainable regional communities. AREA is strongly represented by a vast range of regional education organisations. The organisation has strong communication with the office of the Federal Minister for Education and DEST, giving regional education the
representation is deserves. However, governments need to genuinely recognise and engage with AREA, regional organisations and regional communities, to address the educational human rights issues, and ensure a sustainable Regional Australia. AREA is a strong voice arising from regional Australians, and is an alliance of hope for regional education.

**Organisational Action – Isolated Children’s Parents’ Association (ICPA)**

The ICPA has local, state and federal branches that lobby for equity in educational access for rural and remote young people. They also engage in developing local strategies and programs. The ICPA have an active voice in state and federal governments, and are a strong component of AREA. The ICPA have two major agendas regarding tertiary education. They advocate for changes to the current Youth Allowance legislation (similar to many of the recommendations suggested throughout this report) and are lobbying for a Tertiary Access Allowance – a non-means tested, one-off payment for all regional young people who must leave home for tertiary education, to get them ‘to the front door’ of their institution to cover initial expenses. Several ICPA parents within this study have also personally written letters to politicians regarding the issue of Youth Allowance. They express anger at the inadequate responses they receive.

6.10.2 Local Action

At the grassroots community level, there is also strong evidence of local action.

**COMMUNITY EXPERIENCE - Loxton**

The Loxton community is very active about issues relating to Youth Allowance and regional access to tertiary education. Young people and parents are actively engaged in various strategies of lobbying and awareness-raising.

**Letter-writing:** The community continually conducts mass letter-writing campaigns to the Federal Minister for Education, and Senators. Parents are angry, however; they feel their letters are not read, and they receive standard responses which they feel blatantly ignore their plight.

**Meetings:** The community has hosted several meetings to raise awareness, and collectively address this issue. Firstly, a regional meeting was called for communities within the Riverland to discuss the issues and build solidarity. Secondly, parents held a meeting with South Australian Senator Nick Minchin, to explain their situation to him. Parents report that they were very disillusioned by his rudimentary understanding of their situation, and his inability to recognise their concerns.

...when we met with Nick Minchin, he said that all his kids get it! And they all live at home! They all live under the same roof, they get the car, roof, they get everything. (Parent, Loxton focus group)

Thirdly, a group of secondary school students also organised a meeting with the local Federal MP to discuss their financial concerns with leaving home for tertiary education. Teachers report that the politician was unprepared for the meeting, and feel that he did not take these students seriously.

They were horrified. Absolutely horrified that he didn’t know about what it took to actually get one of these scholarships, didn’t know about the form filling, didn’t know how many scholarships were given out, didn’t know of any other means that they could get any support. Hadn’t done his homework at all...I was honestly extremely disappointed as a voter. Very cynical about the whole
process...someone who is very close to 18 is close to voting...I think we need to treat our young people with respect (Teacher, Loxton)

Fourthly, within this research project, the author met with the local secondary school principal and school council Chairperson to further develop lobbying strategies, and link their local campaign to national lobbying through AREA and ICPA. Since the meeting, the school has launched an online finances survey, inviting parents to share the expenses involved in supporting their children participating in tertiary education away from home. The findings of this survey will provide further evidence for the community’s extensive lobby.

Information: The local community is very well-informed about actions taken by the Commonwealth government in relation to Youth Allowance. Many parents have read the 2005 Senate Inquiry into Student Income Support report, and are very aware of the government’s minimal response to the vast recommendations. Parents believe many politicians have not read the Inquiry Report, and are deliberately ignoring the community’s voices.

...another frustration of ours is that there have been very very good inquiries about Youth Allowance over a whole period of time. But even Senate inquiries, the politicians haven’t read it. Nick Minchin hadn’t read it. Such a waste...the things you are researching are known to politicians...Our frustrations and other people frustrations are, clearly Cabinet, and more specifically, people like the treasurer, don’t see any political gain by addressing the issue of Youth Allowance. (Parent, Loxton focus group)

The community are very well-informed about political developments relating to Youth Allowance.

Media: The local community are also very active in raising awareness of the inequities of Youth Allowance through the local media. Over many years, there have been several newspaper articles documenting local actions and experiences of the issue.

It is very clear the Loxton community will not give up. The majority of parents state that they will happily vote for a political party who prioritises regional families, educating regional young people and providing adequate financial support to ALL regional young people. Loxton young people, disillusioned by their interactions with politicians and experiencing a myriad of difficulties imposed by Youth Allowance, are informed and angry future voters. Their vote will be heavily influenced by their negative experiences and attitudes towards political parties who refuse to acknowledge their situation.

In both Oatlands and Kununurra, it appears that local community action concentrates on secondary education – ensuring local young people can equitably complete their secondary education. In both communities, access to tertiary education is hindered by inequities in accessing quality and supportive secondary education.

COMMUNITY EXPERIENCE - Oatlands

The Oatlands community take action to ensure their young people have a smooth transition to college in Hobart. The school has a progressive focus on the ‘transition to the city’. Students attend school trips to acclimatise to the city, visit colleges, TAFE and the university, and practise using public transport. Parents and teachers believe that this method is vital for Oatlands young people to actively consider and realise the option of college and tertiary education.

Furthermore, many years ago, the local community organised a local bus service to transport young people from their Hobart accommodation to Oatlands for
weekend visits. A local parent drives the bus to Hobart every Sunday night, ensuring young people can maintain their connection with their community and family, and receive the emotional support they require – for a reasonable price. This bus service is very successful and useful for Oatlands families.

**COMMUNITY EXPERIENCE – Kununurra**

Local actions in Kununurra include addressing the equity issue with remote TEE examinations. The school is currently lobbying the WA Department for Education and Training about the lack of support for TEE students undertaking distance language exams.

**University Action**

Universities are very active about this issue, as UWA exemplifies. The Guild of Undergraduates, Student Services and the Vice-Chancellor are engaged in local and national actions to raise awareness of issues relating to income support and student poverty.

**COMMUNITY EXPERIENCE: UWA Guild of Undergraduates**

The UWA Guild of Undergraduates has been active about income support for many years. In 2005, they wrote an extensive submission into the *Senate Inquiry into Student Income Support*, detailing the deficiencies of income support systems. Their submission specifically recognised the issues for regional young people. The guild is also active in raising awareness amongst students about their rights. For example, the Welfare Department annually releases a ‘Student Survival Handbook’, to inform students of support services, cost of living, accommodation, legal rights etc. As the booklet states ‘Life as a uni student can be tough nowadays...’ (UWA Guild of Undergraduates 2007). In addition, the Guild annually runs the Student Poverty Survey, to collate information about student finances and poverty.

Further, the Guild continues to campaign for equitable income support, and supports the National Union of Students campaigns for students’ rights and tertiary education in Australia. The active Education Action Network is heavily involved in encouraging university students to campaign about issues relating to tertiary education.

**6.10.3 Information Sharing**

Another important form of local community action is information-sharing. Pre-university students from all communities learn information about the cost of living, Youth Allowance and the transition to university from their siblings and peers. Young people who return to their community after finishing university provide information to the community. Parents are also engaged in sharing information and advice.

**COMMUNITY EXPERIENCE – Kununurra**

Many Kununurra participants feel they have limited access to information about Youth Allowance, accommodation, enrolling at university, and coping with the transition. Parents and young people are collaboratively supporting each other and share information as young people prepare for their transition.
...we were quite lucky because a few of us were doing it at the same time. And the information, we just shared the information. If we didn’t have that between us we wouldn’t have got through it in time. (Parent, Kununurra focus group)

In the Kununurra focus group, parents offered advice, information and explanations to each other about financial assistance, enrolment etc; alleviating many concerns and misconceptions. Kununurra young people and parents are exchanging strategies and information, taking control of their own situation and determining their own experience, defiantly overcoming their isolation and disadvantage.

6.10.4 Major themes

Regional Australians are aware, active and politically informed about issues relating to regional access to tertiary education. There is strong anger and resentment amongst participants that they must go to such lengths to advocate for a basic human right for regional young people; fuelling and motivating further action. It is clear that regional Australians will continue to advocate for this issue until it is adequately addressed, and until all regional young people have equitable access to tertiary education.

6.11 Chapter Summary

The eligibility criteria for Youth Allowance create many difficulties for regional young people and families. The eligibility criteria are clearly inequitable. The Youth Allowance rates are much too low, and the income cap of $236 a fortnight (a figure that has not been indexed since 1993) forces young people to live in poverty. Scholarships, particularly Commonwealth Scholarships, cannot address the financial difficulties because eligibility is difficult, and scholarships other than Commonwealth Scholarships are considered income by Youth allowance, and are taxable. It is evident that Youth Allowance policy is very urban-centric, specifically disadvantaging regional young people who must leave home for tertiary education. Sustained community action, evident within every case site, exemplifies that the current system does not support regional young people, and that communities are increasingly distrustful and angry towards decision-makers.
7. “IT’S NOT GIN AND TONICS ON THE VERANDA” - MESSAGES TO THE MINISTER

7.1 Introduction

Participants in this project express strong feelings of anger and frustration towards Commonwealth politicians, governments and decision-makers about regional access to tertiary education. In every focus group and interview, participants provide a ‘Message to the Minister of Education’, articulating their perspective and needs. This chapter will share participant attitudes and messages.

7.2 Feelings and attitudes towards politicians and government

While few pre-university explicitly expressed their attitudes towards politicians and government, they express frustration about their educational disadvantage. A young person, currently in her gap year, asks

...these people that make the decisions, have they actually experienced it? ...they probably wouldn’t know very much.

(Young person, Kununurra)

She articulates the frustrations of all participants, indeed, possibly all Regional Australians, about limited governmental understanding of regional issues and difficulties. University students were considerably more vocal. They feel the government does not support regional young people, and does not consider specific regional issues, including financial and emotional difficulties and transitions.

There’s no financial or any support of any kind, even recognition that moving to the city from the country is hard, and ...it’s expensive...a lot of people are just doing that by themselves. (University student, UWA)

It seems to be government saying, ‘you have an obligation to make your kids go through uni. That’s your job. Not ours’ (University student, CSU focus group)

Several students recognise that the ideology behind Youth Allowance and tertiary education in Australia is incongruent with goals to address the skills shortage in Regional Australia. All participants believe that government should support regional young people participating in tertiary education, not create barriers.

...if the government is trying to support people going to uni, they should be helping us. (University student, UWA focus group)

Many students express anger towards the Federal Minister for Education. Several students at UWA discuss how Hon. Julie Bishop ‘belittled’ the Universities Australia’s Student Finances 2006 report, and are furious with her response. As one student states, ‘does she think we lie?’

...Universities Australia, like the Vice-Chancellor’s council released a report that we are poorer now than we were four years ago. And how she just belittled that completely saying we were exaggerating. What a bitch hey? (University student, UWA focus group)

I read her report on the report on student finances...and she considered most of the evidence to be anecdotal. Most of the
evidence on student poverty, etcetera, anecdotal, so therefore she wasn’t going to listen to it much…I think that’s ridiculous. I mean how long since she’s been a student? She doesn’t have any young kids who are going through university. She’s got no idea at all…she definitely needs to lift her game in that regard…I don’t know why she thinks the way she does, whether we’re just making it up or – I’m not sure. I find it unbelievably frustrating. (University student, UWA)

All parents convey feelings of disappointment, frustration and anger towards politicians and government.

...it frustrates me because then they go and spend four million on fireworks, on a beach, on New Year’s Eve…look at the big picture here. (Parent, ICPA)

We are invisible to the government. No one else knows the pain we are going through (Parent, Loxton)

He [Nick Minchin] hasn’t struggled at all. No concept. They’ve had a good life. (Parent, Loxton)

The common sense just is not there. We all sit there and say, “But it’s so practical” (Parent, ICPA)

Parents feel that the Commonwealth government are ‘too scared’ to change Youth Allowance policy and they should look at the bigger picture. Nearly every parent believes that the current policy does not reflect a government that is committed to regional participation in tertiary education.

I wonder if the government really is willing to get, you know, the young children that want to study, you know go to university. (Parent, Kununurra focus group)

They feel the government purposely creates difficulties within Youth Allowance to dissuade people from accessing it.

I honestly feel that the government makes it so hard that you’ll just give up (Teacher, Loxton)

Sometimes you wonder if it’s made like that on purpose to turn you off applying so the government doesn’t have to use its money, (Parent, ICPA)

Oatlands parents believe the current Minister for Education, Hon. Julie Bishop, is ‘out of touch’.

Julie Bishop doesn’t have any idea. (Parent, Oatlands focus group)

...this is how out of touch Julie Bishop is. She must live in a city where there’s a little private school, where people must achieve like this. She has no idea how public schools, and isolated schools, work. The diversity of abilities and disabilities, to want to put teachers on performance pay? That’s how out of touch she is. So out of touch (Parent, Oatlands focus group)

7.3 Messages to the Minister

Nearly every participant provided a message to the Federal Minister for Education.

7.3.1 Pre-university students’ Messages to the Minister

Current Youth Allowance system

Pre-university students believe the Federal Minister for Education needs to rethink Youth Allowance criteria, and ensure it benefits all regional young people.

...the fact that we’re pigeonholed into having to defer if we don’t
have enough money to pay for our university is really annoying. It stops us from being able to take our education to that further level without working much harder than is necessary… (Year 12 Student, Loxton)

...rethink Youth Allowance, especially for people that are moving far away from their families and their parents and stuff that they know, and having to live independently…surely there has to be some way of, you know, working this out so that it benefits all people. (Year 12 student, Loxton)

### Changes to Youth Allowance

Pre-university students want a universal Youth Allowance, and that regional young people are considered independent based on their individual situation.

...the equality thing. Like with the Youth Allowance, it should be like across the board, it shouldn't be allowed just for some. (Year 12 student, Kununurra)

...there needs to be a different criteria for especially rural students that they should be declared independent earlier than the age of 25 based on what they’re doing rather than their age. (Secondary school student, Springvale Hostel)

...more scholarships for students in rural areas, and the youth allowance is a really good idea for the lower socio-economic students (Year 12 student, Kununurra)

### Minister for Education

Pre-university students believe the Federal Minister for Education should experience their difficulties.

For her to go through it herself, if she hasn’t, and if she has then she should know. She should really, really be helping a lot of people. For sure. Like yes, you’re young as well so you don’t want to be stressing at a young age because you’ll be stressing about your studies. That’s why you’re going away so you should be helped. If people want more people in careers and working, then yes, they should be helping… (Young person, Kununurra)

### Accommodation

Springvale Hostel students want more college and university accommodation for young people in Hobart.

There needs to be more consideration put into finding places for people to live…when they want to do further education (Secondary school student, Springvale Hostel)

### Year 12

Just take the pressure off Year 12. Please take the pressure off. (Year 12 student, Kununurra)

### 7.3.2 University students’ Messages to the Minister

#### Current Youth Allowance system

University students believe the current system is a barrier to tertiary education for regional young people, and needs to be reviewed; stating that it is unfair, inequitable, short-sighted and ‘not black and white’.

Why does that situation exist> Why is it that going to uni is something that it seems as though you’re doing something difficult, like trying to skirt around or doing something that’s not the norm? Surely finishing uni in the time that’s set down to finish should be something that’s quite doable if you’re intelligent
and work ... and why can’t you appeal against things that are unfair in the rules rather than having to break the rules, get caught, get rejected and then appeal the rule? Why can’t you do it right the first time?  
(University student, CSU)

Definitely consider the Independence rate. It’s huge. It’s just massive. Think about if your daughter or son had gone to university and you didn’t give them any support, they wanted to be independent, they’re really trying to do well for themselves, get themselves a degree and everything, and the government don’t give them any support. There’s no rent assistance or nothing. You have to pay for it all your own way. That comes out of the study time. It comes out of all the things that you’re working towards just to prove a point to the government that says, “Oh I’ve earned 18 grand”. So it’s not fair. (University student, UWA)

...the issue’s fundamentally one of, urban student largely have the option of being able to get a tertiary education, and they’ve got somewhere to live. Whereas regional students do not have somewhere to live. So it’s a barrier in the way of tertiary education...it may be a bit grandeur to call it human rights but it is a situation where there is inequity based on some sort of characteristic which shouldn’t occur, because people should have equal opportunities.  
(University student, UWA)

...it’s probably not in Australia’s best interests, longer term, to have people locked or alienated from a system which is going to train people to hopefully be more beneficial to society. Probably need to take a bit more of a longer term view of the situation. And maybe a separate criteria for rural students, so that they don’t necessarily have to go through the income test, you have to be destitute to qualify for that, or Independence that delays people’s entry into education.  
(University student, UWA)

...the system, in the state that it’s currently in, kind of provokes a generalisation that there are people in urban areas who are able to go to university, but people in regional areas, are, not they don’t deserve to, but aren’t capable of going to university. And I think you are missing out and skimming over a lot of really talented people who have the potential to go on and do great things...There are a lot of people who comes from regional centres who have the ability to make big things of themselves, and not giving regional students the same opportunities to attend university just because of their situation is really short-sighted. (University student, UWA)

...if you can prove that you’re struggling and you, just because you’re parents have a lot of money doesn’t mean that you’re not going to struggle. (University student, UWA focus group)

...does she realise that there’s people who aren’t eligible for youth allowance who are considering leaving uni for that reason. Like it’s something that’s real, it’s not just a few people having a whinge around the edge (University student, CSU)

...why can’t we appeal against unfair rules? (University student, CSU)

Some students had positive messages about the system.

I think the system works the way that it is. That it would be very hard to do anything else than what we’ve got. A few changes that could be made, small.  
(University student, CSU focus group)
I think there’s lots of problems, but I think that they govern pretty well, considering. (University student, CSU focus group)

I would have heaps of complaints, but overall I’m very happy with everything the government has done for me. Fares home and things like that. But yeah, I do think that it should be more equal. I’m luckily in a good position, my parents will pay my accommodation, you know, they’re in a position to do so. (University student, CSU focus group)

**Changes to Youth Allowance**

Students suggest many changes, including a regional criterion, deferring accommodation costs onto HECS-HELP loans and adjusting the criteria.

...you seriously need to review, one way or the other. I think, yeah, in particularly in respect to regional student, the inconvenience they face need to be looked at. And I think also taking into account inflation at the moment, there needs to be some serious adjustments made. (University student, UWA)

I think that students go straight from school to uni need to be rewarded more. Because like, you have to take a year off to get independence. (University student, CSU focus group)

I think they need to make it actually a bit easier. Less stressful. (University student, CSU focus group)

Put the accommodation on HECS. (University student, CSU focus group)

**Minister for Education**

University students believe the Minister for Education does not understand their situation, and is not listening.

Thanks for making it really fucking hard for me (University student, UWA)

...what are you talking about? I’d like to hear where she’s coming from? Why 18 months exists, where did this number come from, how does she doubt all this research? (University student, UWA focus group)

...everything about her seems to contradict itself in some way. (University student, UWA focus group)

She absolutely no idea. I just want to understand, what goes through a person’s head like that. Is she actually retarded? Or is that just a perception? (University student, UWA focus group)

...is she actually an ignorant person? (University student, UWA focus group)

...has she talked to uni students before? (University student, UWA focus group)

Shut up Julie Bishop. Piss off. (University student, UWA focus group)

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**7.3.3 Parents’ Messages to the Minister of Education**

**Tertiary education**

Parents want the Commonwealth government to encourage and assist regional young people to attend tertiary education, not defer. They want increased assistance, easing the pressure on families, and equal opportunities for urban and regional young people.

...why is it more important for some and not for others?...give country students the rights that they deserve (Parent, Loxton)
education, primary and secondary education is compulsory and the government support us quite well like that with the AIC boarding allowance. But I guess you can say, "Look, you've done that for your primary and secondary years. Well okay, out you go". But at the end of the day they do have to look after the youth (Parent, ICPA)

Encourage university attendance. Keep it within reach of the regular guy / gal. My brother had free uni 30 years ago, I chose not to go then, but am now paying for my son to attend. He still starts his working life with a debt of $20,000 (Parent, Wagga Wagga)

...she needs to look at equity in access very carefully, and accommodate country, rural and remote students (Parent, ICPA)

...once they're out there working in the workforce they're contributing back, it's a circle. (Parent, ICPA)

Changes to Youth Allowance

Parents believe regional young people should be eligible for Independent Youth Allowance the moment they leave home for tertiary education. Youth Allowance should consider the regional experience, and payments must be realistic to living costs.

Stop young people having to stay back and earn money. Young people who are bright should be going on with their studies, not taking twelve months off, not losing your skills. You know, I teach maths, in twelve months you lose a lot of skills in twelve months. And you come back in... at rock bottom (Teacher, Loxton)

I believe that a student, once they decide to move away, go on to further study, that the minute that decision is made and they're enrolled in a course, they be declared as Independent...that doesn't suddenly change 18 months down the track so the financial need is immediate, not 18 months away (Parent, Loxton)

...really, really encourage people who are swaying to take up the option of tertiary study...it would be such a great boost to the rural areas... [A]t least it'll take that extra burden away. (Teacher, Loxton)

...you have to stop rural students falling behind the rest of Australia. We are one country and unless you want all these rural students to take no more part in Australia...in a professional sense, equal to the rest of Australia...these rules are putting a divide between city and country...Put a system in place where...more rural students, get the retention rate going through universities equal to where it is in the city. (Parent, ICPA)

I'd seriously look at an allowance for children, to allow children to go to tertiary education, to make it easier for their parents to allow for tertiary education. Just because the expenses of the whole lot are just far too much for what everyone can do. Everyone else has either other children or other circumstances and all that. They just need to definitely look at an allowance for our country kids to go to a city to study. (Parent, ICPA)

Realistically look at their expenses (Parent, ICPA)

To bring the Independent back to when they leave school, so that they can get themselves to uni as an independent, and so that they're coming out at 20–21 or something, and into the workforce (Parent, ICPA)

They have to work for 12 months just to get themselves there anyway, and it's just that gap where they're draining all of their savings...just to pay that first six
months. It’s really hard, and mentally on them, they’re meant to be studying and they’re worried about where they’re money’s going and you know it’s gone (Parent, ICPA)

Get Centrelink to redesign the form. Maybe get some people to work for Centrelink in the call centres who know what they’re talking about or have better training (Parent, ICPA)

I think the Independent youth allowance thing is the critical issue for most kids who go to uni and maybe do something with the amount that they have to earn. It’s a very difficult thing because you cover such a huge range of situations. (Parent, ICPA)

I think the drought’s just made the whole thing come to a head really because it’s affected such a huge number of people, and I think it’s really, you can see it in the number of kids who are not going to uni who might have gone; like, if they could get that independent rate straight off they might have gone (Parent, ICPA)

...we don’t want rich university kids. Struggling kids of the salt, they have to be able to survive comfortably not in their physical needs but in their emotional. They don’t need to be stressed out or trying to. The university degree does that for them. So the financial pressure needs to be taken off them to the point where they can survive comfortably. (Parent, ICPA)

I do think they need that increase in the Living Away From Home allowance for tertiary education. I think that, at the moment, they get the AIC, but once it gets to Youth Allowance, it seems to be different...either the families take the AIC or they go over to Youth Allowance, when they leave high school. But also, once they start tertiary education, it’s not enough to cover what needs to happen for those kids who are setting homes, or setting up a new environment for them to actually study comfortably...they need more than two airfares a year to come home. A lot of the kids can’t access those two airfares if they’re working as well. That’s where the difficulty is, so maybe they haven’t used them. That’s because they’re locked into jobs to support their living, so they can’t get home as much as what they would. Even the kids that could drive home, they can’t do it because they’re locked into actually part time work, and if they give up that work to go home for a weekend, they lose the job. It’s not as easy to get part time jobs now, for a university student. So that’s a reason they don’t access, because they can’t take holidays when they need to, because they’re supporting themselves, so increase the allowance. (Parent, ICPA)

...take away the means testing for geographically isolated children and let our kids have the opportunity to attend university without stress and without that overhanging money thing on a young child. I think the overhanging money stress causes a lot of pain. (Parent, ICPA)

More support for parents who want to put their children into uni. (Parent, Kununurra focus group)

More information about what to do beforehand. (Parent, Kununurra focus group)

...getting rid of these ridiculous limits. (Parent, Kununurra focus group)

...could consider different regions or different experiences differently and not just have a rural, this term ‘rural blanket’ that just covers everyone as if we’re in the same boat. When
were definitely not in the same boat as say Narrogin, Geraldton. (Parent, Kununurra focus group)

I know it’s hard to think across the board of what is fair to pay for people or to support kids with (Parent, Wagga Wagga)

I know that things have become more expensive and you have to pay for things, and we have to make sure that...there are students going through to university and things don’t hold them up...I’m now paying for an education that I never had myself, I’ve given it to my son, which wasn’t that cost anything if it had happened in my day...it’s fair enough to have overseas student to come to Australia, but not at the expense of Australian students too. (Parent, Wagga Wagga)

...bit more assistance (Parent, Oatlands)

...it really is costly to get your kids out there and I just don’t think they know what it really does cost to put your kids through. When they finish or if they get this degree they’ve got a bill at the end of it as well and it’s really difficult. (Parent, Oatlands)

It’s not gin and tonics on the veranda. (Parent, Oatlands focus group)

want a lot, we just need some kind of help...Parent, ICPA)

Come and walk a mile in these kids shoes (Parent, ICPA)

...is she the lady we’ve got on our dart board at school? (Parent, Oatlands focus group)

...get a new job (Parent, Oatlands focus group)

...come and talk to people in our rural communities, talk to us. Find out what the real situation is. (Parent, Oatlands focus group)

...things they make up that are things that don’t suit. (Parent, Oatlands focus group)

She just needs to get out in the real world and talk to people. (Parent, Oatlands focus group)

7.4 Chapter summary

Participants are angry, they want change, and they want to engage in genuine, respectful dialogue with the Commonwealth government, to ensure they are heard and their experiences are acknowledged. Participants universally acknowledge that the current Youth Allowance system creates further disadvantage for regional young people; and the Commonwealth government are responsible.

Minister of Education

Parents believe the Federal Minister for Education does not understand their experiences, and they want to have respectful dialogue with the Minister.

Why won’t you do this? (Parent, Loxton)

You do not understand the depth of feeling to this issue in rural Australia (Parent, Loxton)

...listen to us. Try and understand...I mean we don’t
8. “ASKING FOR A FAIR GO” - SUMMARY OF THEMES AND FINAL RECOMMENDATIONS

8.1 Introduction
Throughout this report, participants have shared their experiences, feelings, and recommendations regarding access to tertiary education and Youth Allowance. This chapter will summarise the main themes and provide key recommendations for Youth Allowance, Centrelink, tertiary education, tertiary education providers, secondary schools and future research.

8.2 Current Youth Allowance System
The findings of this study clearly confirm that the current eligibility criteria for Youth Allowance create barriers for regional young people accessing tertiary education. Most regional families are ineligible for Dependent Youth Allowance, due to unrealistic income and assets thresholds; however, they are generally unable to financially support their children studying and living away from home, with annual costs estimated at $15-20,000 per child per year, plus at least $6000 for start-up expenses. This situation forces many regional families and young people into high financial debt and financial stress, which are further exacerbated by the current drought and rising living costs. As most regional families do not have this disposable income, many regional young people must work for 18-months and earn the required amount (currently $18,525) to be eligible for Independent Youth Allowance.

To reach Independent Youth Allowance, regional young people have two options. Firstly, statistical evidence reveals that many regional young people defer their studies for at least one year to work. Issues with deferral include finding well-paid, consistent work to meet the target, and ensuring that young people remain motivated to continue with their goal of participating in tertiary education. It is clear that some regional young people do not return to tertiary education after deferring their studies to work for Independent Youth Allowance. The second option for regional young people is to work intensively during semester and holidays to meet the income target. Issues with this situation include the clear detrimental affect of working long hours on their tertiary educational performance, and that many young people cannot visit their families while living away from home because they must work. It is evident that some young people have left tertiary education because they have failed university due to working too much, and because they cannot emotionally and financially cope. Further, the 18-month period for the Workforce Participation test results in many regional young people financially supporting themselves until May of their first year until they are eligible.

Once young people are eligible for Youth Allowance, the Personal Income and Assets Test imposes further financial difficulties. The extremely low rate of Youth Allowance (20% below the poverty line) is not enough for students to survive. Students must supplement their Youth Allowance with additional income, yet can only earn up to $236 a fortnight (and amount that has not been indexed since 1993) before their Youth Allowance reduces, and are only allowed $2500 of savings. With rising living expenses, rent prices, study expenses (including expensive textbooks) and high costs...
to travel home, regional young people are forced to either live on minimal income, or sacrifice their studies to work long hours to financially support themselves. The Commonwealth Scholarships Programme does not adequately support all regional young people, due to limited number of scholarships, and strict eligibility requiring Youth Allowance recipient status and merit-testing; eliminating regional student who have performed poorly (which is often due to working long hours to financially support themselves and emotional and financial coping difficulties).

The current Youth Allowance system disadvantages regional young people, and does not consider their additional expenses including relocation, establishing and maintaining a home, purchasing additional study equipment, and travel and phone calls to their family. Urban young people do not have these additional costs. It is clear that many families are absolutely desperate – and find innovative ways to be eligible for Youth Allowance.

“I know we don’t want to do it but how many of us have to break the law in order to get Youth Allowance to get a tertiary education? (Parent, Loxton focus group)

### 8.3 Key Recommendations

The author reflects and summarises the participants’ key recommendations.

1. That the Commonwealth government further recognises and addresses the regional skills shortage by adequately financially and emotionally supporting regional young people to access and participate in education and training.

### Youth Allowance

2. That all regional young people are eligible for the full rate of Independent Youth Allowance if they must move away from home for tertiary education.

This would begin to remove the financial barrier to regional young people accessing tertiary education.

3. That all regional young people are eligible for a one-off, non-means tested Tertiary Access Allowance when they begin tertiary education.

The Tertiary Access Allowance, a one-off payment for all regional young people when they begin tertiary education, would support regional young people in covering the start-up costs to relocate from their home (including furniture, travel and a computer), costs which are estimated at $6000.

4. That the Youth Allowance and Rent Assistance rates are increased to reflect real living costs.

By increasing the rates of Youth Allowance and Rent Assistance, regional young people will not be forced to live in poverty, or work long hours, affecting their studies.

5. That the income cap of $236 a fortnight, the savings threshold of $2500, and the income bank threshold of $6000 are increased, and are annually indexed.

By increasing each amount to reflect real living costs, and ensuring each cap is annually indexed, regional young people can financially support themselves, can save for large costs such as travel home, a vehicle and a computer, and can financially prepare themselves for their future after tertiary education.

6. That the Commonwealth Government conduct a major review of Youth Allowance eligibility criteria from a regional perspective, and adjust criteria and thresholds.

If the Commonwealth Government is not willing to allow all regional young
people to be eligible for Independent Youth Allowance, the author suggests the government reviews and adjusts the current criteria according to the needs and expenses facing regional Australians.

7. That Youth Allowance application forms are simplified.

Tertiary education

Australia’s tertiary education system is increasingly under-resourced and particularly difficult for regional young people to access. Recent attacks on the tertiary education system, including rising HECS-HELP fees, the introduction of Full-Fee places, the abolition of the textbook subsidy and the abolition of universal student unionism are making tertiary education increasingly inaccessible for people from Regional Australia.

8. That Commonwealth government significantly increase funding to tertiary education, including increasing the number of Commonwealth Supported places, reintroducing a textbook subsidy and subsidising accommodation for regional young people.


Student associations provide necessary support and representation for students, and regional young people and regional universities are particularly affected by the Voluntary Student Unionism legislation.

10. That the number and value of Commonwealth Learning Scholarships are increased, and eligibility is extended to consider the significant costs for regional families supporting young people studying away from home.

11. That all scholarships are exempt income testing by Youth Allowance and are not taxable.

12. That Commonwealth and state governments, tertiary education providers and industries develop and broaden regional bonded scholarships (paying HECS-HELP fees and living costs) into industries with regional skills shortages.

TAFE and Post-Secondary education

13. That TAFE and post-secondary education students are eligible for similar support as university students, such as Commonwealth Scholarships, the option to defer their TAFE fees similar to the HECS-HELP scheme, and accommodation.

Regional young people who move away from home to study at TAFE have similar costs to university students, but have less financial support. Although TAFE students may be eligible for Youth Allowance, they must pay their TAFE fees upfront, are ineligible for Commonwealth Scholarships and TAFE institutions generally do not offer accommodation.

14. That Assistance for Isolated Children guidelines are extended to include young people up to the age of 18 who are studying TAFE or other post-secondary education and must leave home to do so.

Information

Regional Australians, particularly those in isolated areas, have limited access to information regarding Youth Allowance, scholarships and tertiary education. This can significantly affect young people’s decision-making and regional access to tertiary education. Centrelink, secondary schools and tertiary
education providers have responsibility to address this issue.

15. That Centrelink consistently provide extensive reliable and accurate information about Youth Allowance to regional communities, secondary schools, and train relevant secondary school staff.

16. That all tertiary education providers consistently provide information regarding courses, living costs, and scholarships to regional young people, regional communities and regional secondary schools.

To ensure regional young people can access tertiary education, tertiary education providers have an important role in consistently providing adequate information to regional young people. It must be acknowledged that many regional young people have never seen a university before, and have limited community experience of people with a tertiary education.

Secondary schools

It is clear that secondary schools vary in their ability to provide information and support career and tertiary education guidance and Youth Allowance. It is clear that isolated schools are particularly disadvantaged.

17. That state and Commonwealth government provide additional financial support to isolated secondary schools to access career and pathway information, including attending university Open Days.

Research

This study exposes many gaps in available research regarding regional young people and access to tertiary education, particularly financial issues.

18. That the Universities Australia Student Finances research study differentiates regional young people’s finances from the collective findings.

In 2007, Universities Australia’s Student Finances Report specifically highlighted the finances of Indigenous students, providing strong insight into their particular financial situation. The author suggests that in the 2011 study, the survey include identifying questions to differentiate university students from a regional community, and highlight their particular experiences. This will provide very important evidence of the financial situation for regional young people. The author believes that the average figures in the 2007 report were much lower than those experienced by regional young people, because there are many surveyed students live at home with their family.

Other identified areas for further research include:

- the cost of living for regional young people studying away from home, comparing regions and distances between home and chosen location of tertiary education;
- the accommodation needs for college and tertiary education students who must leave home for education;
- the experiences of first year tertiary education students from a regional community, including reasons for leaving tertiary education;
- a national study comparing urban and regional deferral statistics after Year 12, and the reasons for deferral; and
- further qualitative studies into why some regional young people choose NOT to participate in tertiary education.

8.4 Conclusion

The current Youth Allowance system does not adequately support regional
Participants feel penalised, and deprived of academic and financial resources, with limited support to overcome regional disadvantage.

It's not because we don't have really bright and intelligent young people, it's just that I don't think we are doing the right thing to give people a kick start into tertiary education (Parent, Loxton)

As a barrier to access, the current Youth Allowance system denies regional young people their human right to education. The Youth Allowance system needs urgent reviewed and changes, to ensure regional young people have their right to education, and to support a sustainable Regional Australia. Educated regional young people are the strongest hope for addressing the regional skills shortage. As one young person articulates,

[City people] won't go back to the country when they get their degrees (Young person, Loxton focus group)

All participants and the author believe that increased eligibility for Youth Allowance will significantly impact regional participation in tertiary education, addressing the serious equity issue recognised by the Commonwealth government and DEST.

I think number one giving them that financial support is what gives them a real leg in (Teacher, Loxton)

...we want to encourage young people to do their further education and I think, particularly getting young people back into the country after they've done their degrees, I think we should be more help in enabling young people to make that transition a

Regional families financially struggle to enable young people to participate in tertiary education – and the Commonwealth government is responsible. Meanwhile, urban families do not have the same costs.

I feel financially invaded...we work hard for what we get and yet, here I am, channelling a lot of our funds into education that should be going into our pockets...that city people don't have to do that (Parent, ICPA)

Recognising the educational disadvantage, the denial of human rights, and the financial stress experienced by Regional Australia, this report strongly urges the Commonwealth government to address the inequities created by the Youth Allowance system, to ensure all regional young people have the opportunity to access and successfully complete tertiary education.

I'm not asking for handouts, just asking for a fair go. A fair go. (Parent, ICPA)
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