Under the radar

The impact of housing on the access of regional students to higher education in Sydney

Paul van Reyk

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Under the radar: the impact of housing on the access of regional students to higher education in Sydney

By Paul van Reyk

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## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contents</td>
<td>iii</td>
</tr>
<tr>
<td>Introduction</td>
<td>2</td>
</tr>
<tr>
<td>1. Key findings</td>
<td>4</td>
</tr>
<tr>
<td>2. Factors affecting the participation of regional and remote young people in higher education</td>
<td>7</td>
</tr>
<tr>
<td>2.1 A history of under-representation</td>
<td>7</td>
</tr>
<tr>
<td>2.2 Factors leading to under-representation of regional and remote young people in universities</td>
<td>9</td>
</tr>
<tr>
<td>2.3. Cost of study and housing as barriers to entry to higher education</td>
<td>10</td>
</tr>
<tr>
<td>2.4 Housing as a determinant of regional and remote students’ choice of higher education institution</td>
<td>12</td>
</tr>
<tr>
<td>2.5 Housing impact on retention rates of regional and remote students in higher education study</td>
<td>13</td>
</tr>
<tr>
<td>2.6 Cost as a factor in deferral of higher education by regional and remote students</td>
<td>14</td>
</tr>
<tr>
<td>3. Achieving equity in higher education for regional and remote students</td>
<td>16</td>
</tr>
<tr>
<td>3.1 Responsibility for higher education in Australia</td>
<td>16</td>
</tr>
<tr>
<td>3.2 Australian Government’s initiatives to address equity for regional and remote students</td>
<td>17</td>
</tr>
<tr>
<td>4. Student income</td>
<td>19</td>
</tr>
<tr>
<td>4.1 Level and sources of income</td>
<td>19</td>
</tr>
<tr>
<td>4.2 Youth Allowance</td>
<td>20</td>
</tr>
<tr>
<td>4.3 Commonwealth Rent Assistance</td>
<td>22</td>
</tr>
<tr>
<td>4.4 Commonwealth scholarships</td>
<td>24</td>
</tr>
<tr>
<td>4.5 The impact of work on study in higher education</td>
<td>24</td>
</tr>
<tr>
<td>5. Housing for higher education students living away from home attending universities in Sydney</td>
<td>26</td>
</tr>
<tr>
<td>5.1 Factors that shape housing needs of students living away from home</td>
<td>26</td>
</tr>
</tbody>
</table>
I worked two jobs; one job was an office job that worked 3 days a week. I worked in the evenings at a club a couple of days during the week and on the weekend. Towards the end of my degree I was working the equivalent of fulltime during the day and still working evenings at the club. The impact of lack of affordable housing meant that I was forced to work two jobs. This meant that I had less time to devote to my readings, research and assignments. Working full time and studying full time also makes it difficult to organise classes, it does sometimes mean that you cannot pursue the electives that you would prefer. It means that you do not get the benefit of using university facilities, engaging in university activities - sports, competitions, mooting etc. It did result in fatigue and health issues. Overall it was a very stressful period, as opposed to enjoyable which is what university is described as being. It has also meant that I have credit – pass average, when perhaps with additional time and support I could have been a distinction average student.

Rachel
Introduction

Shelter NSW is a non-government, non-profit, social change agency committed to working for a fair and just housing system. Advocating for funding for and initiatives which encourage an increased supply of affordable rental housing forms a vital component of Shelter’s work, and the contribution of affordable, well-located and appropriate housing to fairer social and economic outcomes provides a base for much of Shelter’s advocacy.

Yfoundations is a peak body that seeks to end youth homelessness in NSW and Australia, and aims to represent the needs of young people at risk of, or experiencing, homelessness. In advocating for the rights of young people, Yfoundations works to promote opportunities for all young people to develop their full potential in a safe and nurturing environment.

For young people aged between 17 and 24 years from regional areas seeking to study at or studying at universities in Sydney, the challenges are manifold. Shelter NSW and Yfoundations partnered in this study to explore the issues relating to young students on low incomes and the impact of the affordability of the housing market in Sydney.

The study aimed to:

1. Provide a contextual analysis covering:
   1.1 The current student accommodation market in Sydney;
   1.2 Student housing needs; and
   1.3 The impacts on students of their housing situation (such as access to university courses and capacity to complete courses);
2. Investigate whether lack of affordable housing hampers the choice of courses or the decision to study at universities in Sydney by young students from regional New South Wales.
3. Examine whether lack of affordable housing threatens the capacity of students from regional NSW who are enrolled in courses at universities in Sydney to complete their courses.

Early in the study the researcher became aware that the Australian Government had made a commitment in 2009 to increase to 20 percent the participation of students from low Socioeconomic Status (SES) in higher education by 2020.1 Reforms and new programs of the Australian Government for achieving its 2020 target included specific initiatives aimed at regional and remote students, so a further aim was included in the study:

4. Assess to what extent initiatives in income support and affordable housing of the Australian Government since 2009 have addressed or have the potential to address the under-representation of students from regional and remote areas in higher education.
Questions also emerged about the tenancy practices of some providers of student accommodation in Sydney accessed by regional and remote students. A final aim was added to the study:

5. Assess to what extent current coverage of state tenancy legislation provides protection for regional and remote students in the Sydney housing market.
1. Key findings

Key finding 1
Students from regional and remote backgrounds continue to be under-represented in higher education.

Key finding 2
The cost of living away from home is a factor in the under-representation of students from regional and remote backgrounds in higher education.

Key finding 3
The availability of nearby housing is a factor in the choice of higher education institution for regional and remote students.

Key finding 4
The affordability and suitability of housing is a factor in the decision of some regional and remote students to discontinue higher education.

Key finding 5
Regional students are more likely than metropolitan students to take a gap year, often to accumulate savings through work to meet the costs of higher education. Linking this with other research, housing costs are likely to play a part in this decision.

Key finding 6
In 2011 the Australian Government undertook reforms to income support measures for low SES students, and in particular for regional and remote students, aimed at increasing their participation in higher education. There are indications that the reforms are being successful.

Key finding 7
There continue to be concerns that the level of Commonwealth Rent Assistance (CRA) is inadequate to make an impact on relieving housing stress.

Key finding 8
The student housing market has developed a range of housing types that can meet the needs of students for independence, support them in moving through their housing career, and address issues of location, and episodic/cyclical demand.

Key finding 9
The majority of students, including regional and remote students, are in housing stress, that is they pay more than 30% of their income in housing.
Key finding 10
University-provided accommodation and student accommodation developed by private developers in association with universities are exempt for the Residential Tenancies Act 2010. Students in these forms of housing have less protection than tenants covered by the Act.

Key finding 11
Using the Wulff et al 2011 level of affordable rent for a Quintile 1 household of no more than $126 per week, the overwhelming majority of housing available to students across all housing types except marginal housing is unaffordable to most students.

Key finding 12
University housing services produce internet listings of off-campus accommodation that are accessed by remote and regional students. However, universities take no responsibility for verifying the accuracy of the information listed. This places a burden on students from regional and remote areas who cannot physically inspect premises before entering into rental agreements.

Key finding 13
The National Rental Affordability Scheme offers an opportunity to increase the stock of affordable housing for students who have to live away from home to pursue higher education.

Key finding 14
Social housing provides and affordable housing option for students who have to live away from home to pursue higher education, but access for students is limited.

Key finding 15
Students attending regional universities face the same affordability issues as those faced by students attending universities in Sydney.

Key finding 16
Increasing the participation of regional and remote students in higher education will not be achieved unless changes in the system of income support for students are matched by increases in the provision of affordable housing for students.

Key finding 16
Achieving the Australian Government’s aim of increasing the participation of regional and remote students in higher education will not be achieved unless changes in the system of income support for students are matched by increases in the provision of affordable housing for students.
Key finding 17
Developing effective responses to the housing needs of higher education students living away from home depends on regularly monitoring the demand, the availability of the range of housing types needed and the affordability of what is available.
2. Factors affecting the participation of regional and remote young people in higher education

2.1 A history of under-representation

Research into the participation of regional and remote students in higher education in Australia show a history of their under-representation.

In 1990, the National Board of Employment Education and Training released its discussion paper, *A fair chance for all. national and institutional planning for equity in higher education*. The overall objective was ‘...to ensure that Australians from all groups in society have the opportunity to participate successfully in higher education. This will be achieved by changing the balance of the student population to reflect more closely the composition of society as a whole.’

The discussion paper identified six groups for equity action:
- People of low socioeconomic status (SES)
- People in rural or isolated areas
- People with disabilities
- Indigenous people
- Women, especially in non-traditional fields of study and higher degrees.

The paper identified five performance indicators for increased equity:
- The number of students from equity targets participating in higher education
- The success rates of these students
- The completion and progress rates of these students
- Improvement in their access to support.

Subsequent research has demonstrated the persistence of inequitable participation of students from low SES, including low SES regional and remote students.

Universities Australia (the national body representing Australia’s 39 universities) in its 2008 review of participation and equity has tracked the situation from 2001 to 2006.
Table 1. Access rates, national, 2001 to 2006, and national reference points (percent)\(^6\)

<table>
<thead>
<tr>
<th>Access Rate</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>Population Ref. Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total low SES</td>
<td>15.86</td>
<td>15.54</td>
<td>15.36</td>
<td>15.2</td>
<td>15.23</td>
<td>15.56</td>
<td>25.0</td>
</tr>
<tr>
<td>Low SES and urban</td>
<td>8.63</td>
<td>8.49</td>
<td>8.43</td>
<td>8.35</td>
<td>8.66</td>
<td>9.02</td>
<td></td>
</tr>
<tr>
<td>Low SES and regional</td>
<td>6.50</td>
<td>6.35</td>
<td>6.23</td>
<td>6.17</td>
<td>5.96</td>
<td>5.93</td>
<td></td>
</tr>
<tr>
<td>Low SES and remote</td>
<td>0.73</td>
<td>0.70</td>
<td>0.70</td>
<td>0.68</td>
<td>0.61</td>
<td>0.61</td>
<td></td>
</tr>
<tr>
<td>Total medium SES</td>
<td>45.62</td>
<td>45.22</td>
<td>45.24</td>
<td>45.07</td>
<td>45.86</td>
<td>46.12</td>
<td>50.0</td>
</tr>
<tr>
<td>Medium SES and urban</td>
<td>32.01</td>
<td>32.04</td>
<td>32.23</td>
<td>32.13</td>
<td>33.18</td>
<td>33.33</td>
<td></td>
</tr>
<tr>
<td>Medium SES and regional</td>
<td>12.92</td>
<td>12.52</td>
<td>12.36</td>
<td>12.30</td>
<td>12.02</td>
<td>12.19</td>
<td></td>
</tr>
<tr>
<td>Medium SES and remote</td>
<td>0.69</td>
<td>0.66</td>
<td>0.65</td>
<td>0.64</td>
<td>0.66</td>
<td>0.60</td>
<td></td>
</tr>
<tr>
<td>Total high SES</td>
<td>37.33</td>
<td>37.31</td>
<td>38.05</td>
<td>38.53</td>
<td>37.92</td>
<td>37.46</td>
<td>25.0</td>
</tr>
<tr>
<td>High SES and urban</td>
<td>36.71</td>
<td>36.68</td>
<td>37.44</td>
<td>37.88</td>
<td>37.27</td>
<td>36.82</td>
<td></td>
</tr>
<tr>
<td>High SES and regional/remote</td>
<td>0.62</td>
<td>0.63</td>
<td>0.61</td>
<td>0.65</td>
<td>0.65</td>
<td>0.64</td>
<td></td>
</tr>
</tbody>
</table>

At the time of the study, rural low SES comprised 10.6 percent of the Australian population, and remote low SES comprised 1.8 percent.

The trend in regional and remote students’ participation continued into 2007, leading the Australian Government’s 2008 Review of Australian Higher Education to conclude that people from regional and remote parts of Australia remained seriously under-represented in higher education, and the participation rates for both had worsened in the last five years.\(^7\) The Review of Australian Higher Education also found that low SES students are poorly represented in the Group of Eight universities, of which two — the University of Sydney and the University of New South Wales — fall within the scope of the present study.\(^8\)

The review noted that retention of regional students had been decreasing relative to urban students — and that the situation was even worse for remote students, though the latter may have been in part because of the overlap here with students from Indigenous backgrounds.\(^9\)
Table 2 shows regional/remote students enrolled as a percentage of total enrolments in universities in New South Wales in 2012. The shaded rows show universities within the scope of this study.

Table 2. Percentage of regional/remote enrolments in NSW metropolitan universities in 2012

<table>
<thead>
<tr>
<th>University</th>
<th>Percent Low SES</th>
<th>Percent regional/remote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Catholic University*</td>
<td>13 percent</td>
<td>14 percent</td>
</tr>
<tr>
<td>Charles Sturt University</td>
<td>19 percent</td>
<td>45 percent</td>
</tr>
<tr>
<td>Macquarie University</td>
<td>8 percent</td>
<td>4 percent</td>
</tr>
<tr>
<td>Southern Cross University</td>
<td>23 percent</td>
<td>60 percent</td>
</tr>
<tr>
<td>The University of Notre Dame**</td>
<td>N/A</td>
<td>9 percent</td>
</tr>
<tr>
<td>University of New England</td>
<td>20 percent</td>
<td>47 percent</td>
</tr>
<tr>
<td>University of New South Wales</td>
<td>9 percent</td>
<td>7 percent</td>
</tr>
<tr>
<td>University of Newcastle</td>
<td>20 percent</td>
<td>12 percent</td>
</tr>
<tr>
<td>University of Sydney</td>
<td>9 percent</td>
<td>6 percent</td>
</tr>
<tr>
<td>University of Technology, Sydney</td>
<td>11 percent</td>
<td>4 percent</td>
</tr>
<tr>
<td>University of Western Sydney</td>
<td>20 percent</td>
<td>5 percent</td>
</tr>
<tr>
<td>University of Wollongong</td>
<td>15 percent</td>
<td>21 percent</td>
</tr>
</tbody>
</table>

* Composite figure across all Australian Catholic University campuses — Australian Capital Territory, New South Wales, Queensland and Victoria.
** Composite figure across all University of Notre Dame campuses — New South Wales and Western Australia. N/A for SES is defined on the MyUniversity site as ‘not available’ or ‘suppressed’.

2.2 Factors leading to under-representation of regional and remote young people in universities

Research into and discussion of the under-representation of regional and remote young people and students from low SES generally in universities acknowledges that the factors leading to this are varied and inter-related. Factors identified are:

- Low Year 12 retention rates in secondary school
- Lack of parental and community support
- Lack of information about the availability of higher education
- Lack of awareness/belief in the benefits of higher education
- The cost (or perceived cost) of participating in tertiary education
- Distance from tertiary institutions and the related housing and travel issues.11
2.3. Cost of study and housing as barriers to entry to higher education

I was living in Cooma (in South West New South Wales) but wanted to study at University of Western Sydney. I didn’t know anyone in Sydney except my mother who is separated from my father and the rest of the family. She agreed to let me live with her and she took out a lease on a 2 bedroom split level townhouse so we could both have some independence. I pay $320 a week in rent and living expenses. I pay $30 a week in travel, and that’s with a concession otherwise it would be $60. My mobile phone costs me $60 a month. If you are not working you are just surviving. But because I work I can’t stay on campus after classes and take advantage of the facilities at uni but you are still charged $263 a year for the facilities.

Andrew

James et al (1999) identified that the cost of higher education, including fees and living away from home expenses put university study well beyond the income capacity of low SES regional and remote families. Alloway et al (2004) found for most rural students and their parents, the likely cost involved in pursuing aspirations, especially where students must leave town to pursue higher levels of education and training, was a persistent concern. ‘The final reality for students was the realisation that fulfilment of their aspirations and expectations was bound inevitably to their capacity to finance them’. Hillman (2005) in a longitudinal study of the transition of students from secondary school into their first year of tertiary education found a greater proportion of students from rural or remote location backgrounds than other students reported problems paying their course fees or other study-related costs as their main source of difficulty (15 percent of rural or remote students, compared with 11 percent of those from other areas).

Godden estimated the annual cost for regional young people to study away from home is estimated at $15–20,000 a year, plus a vehicle. The break-up of this cost was:

- 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: telephone; 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 Technical and Further Education (TAFE) fees; or HECS–HELP fees if not deferred.

It's hard when you live far from the university. You don't know till late January if you are going to get into the uni you want. I was prepared to have to pay two lots of rent in advance for the first couple of weeks to make sure I would get accommodation near to either of the two unis I was trying for (University of Sydney and University of NSW)...I go back to visit my family about once a month. I have to maintain a car for that, which is expensive.

Sarah

Lewis et al in their study of students enrolled at La Trobe University's Bendigo campus (a remote campus) found that only 52 percent of students estimate the cost of studying at the university prior to enrolment and of those that did so, 60 percent thought it would cost less than it already had.

The Review of Australian Higher Education concluded that while the existing Higher Education Contribution Scheme (HECS) had removed a significant barrier to participation in university education, the additional living and study costs associated with higher education enrolment for students who needed to move away from home to study remained considerable. The review recommended inter alia that the Australian Government introduce a package of reforms to the student income support system.

In 2009 the Australian Senate Rural and Regional Affairs and Transport References Committee found that: ‘Overwhelmingly, the committee heard that the greatest barrier to rural and regional students pursuing tertiary education was the financial cost if the student was required to move away from home in order to pursue the course of their choice’. The committee’s recommendations included the following:

Recommendation 1
The committee recommends that the Australian Government commission an investigation into the barriers to rural and regional secondary educational opportunities with a view to developing a long-term strategy to address the inequity in secondary educational opportunities in rural and regional Australia.

Recommendation 4
The committee strongly recommends that the Australian Government introduce a Tertiary Access Allowance for students who are required to move away from home to access tertiary education.
Recommendation 5
The committee recommends that the Australian Government investigate the establishment of a capital works program to assist tertiary institutions to increase the stock of affordable housing for students.21

2.4 Housing as a determinant of regional and remote students’ choice of higher education institution

Q: How important was the availability of affordable housing as a criterion for your choice of university?

A: It was extremely important. I was considering the University of Western Sydney, Sydney University, University of Technology, Sydney (UTS), and Charles Sturt University. My family or I did not have resources to pay for accommodation in the city (Sydney), which meant that the University of Western Sydney was the only practicable university.

Rachel

James et al (1999) found that for school leavers, the course offered by the university is the dominant consideration in choice of institution, followed by ease of access from home, the campus surroundings and atmosphere, the institution’s prestige and the sense of personal ‘fit’.22

Table 3. Housing as a factor in university choice23

<table>
<thead>
<tr>
<th>Influence</th>
<th>Rural/Isolated</th>
<th>Urban</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Percent strongly influenced</td>
<td>Mean</td>
</tr>
<tr>
<td>The availability of colleges or halls of residence</td>
<td>2.67</td>
<td>34</td>
<td>1.86</td>
</tr>
<tr>
<td>The availability of rental housing</td>
<td>2.43</td>
<td>25</td>
<td>1.70</td>
</tr>
</tbody>
</table>

Importantly for the present study, rural/isolated students were more concerned with the availability of housing at or near the university than were urban students.
2.5 Housing impact on retention rates of regional and remote students in higher education study

The 2008 Universities Australia study found that while for regional students the retention rate across SES groups was similar, the retention rate for students from remote areas with low and medium SES backgrounds was between seven and ten percentage points lower than for students from urban backgrounds. The study did not suggest any reasons for these differences.

<table>
<thead>
<tr>
<th>Retention rates</th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low SES and urban</td>
<td>77.66</td>
<td>76.80</td>
<td>77.46</td>
<td>77.83</td>
<td>79.00</td>
</tr>
<tr>
<td>Low SES and regional</td>
<td>77.12</td>
<td>76.41</td>
<td>76.73</td>
<td>76.95</td>
<td>77.74</td>
</tr>
<tr>
<td>Low SES and remote</td>
<td>68.98</td>
<td>69.35</td>
<td>68.97</td>
<td>69.66</td>
<td>71.47</td>
</tr>
<tr>
<td>Medium SES and urban</td>
<td>77.94</td>
<td>77.19</td>
<td>78.02</td>
<td>78.42</td>
<td>79.56</td>
</tr>
<tr>
<td>Medium SES and regional</td>
<td>75.80</td>
<td>75.63</td>
<td>76.22</td>
<td>76.89</td>
<td>77.57</td>
</tr>
<tr>
<td>Medium SES and remote</td>
<td>67.30</td>
<td>66.50</td>
<td>65.35</td>
<td>66.56</td>
<td>67.98</td>
</tr>
<tr>
<td>High SES and urban</td>
<td>78.51</td>
<td>78.33</td>
<td>78.85</td>
<td>78.94</td>
<td>80.17</td>
</tr>
<tr>
<td>High SES and regional/remote</td>
<td>75.20</td>
<td>72.97</td>
<td>73.38</td>
<td>74.51</td>
<td>77.24</td>
</tr>
</tbody>
</table>

Long et al (2006) found that attrition rates for students — rates of students more likely not to enrol in university in the year after first enrolling — coming from very accessible areas (12.7 percent) were lower than for students from accessible areas (16.5 percent) or less accessible areas (18.4 percent).

When asked to rate the influence of being unable to afford accommodation near the university had on deciding to discontinue study from one year to the next, across all students in the Long et al study, 88.1 percent said none, 5.7 percent said a little, 4.8 percent said moderate and 4.9 percent said large. When asked to rate the influence of not finding suitable accommodation had on their discontinuing, 94.6 percent said none, 2.3 percent said little, 1.5 percent said moderate and 1.6 percent said large. Unfortunately the study did not look at the location characteristics of these respondents so no conclusion can be drawn on whether there were differences here between students from very accessible areas and those from accessible or less accessible areas.
2.6 Cost as a factor in deferral of higher education by regional and remote students

I would like to let you know about my daughter who was boarding at PLC Pymble. She left in 2010. Her ATAR [Australian Tertiary Admission Rank] was 85, which was all really great.

She took on accommodation at Urbanest Haymarket and accepted a university position at Newcastle Uni at their Ourimbah campus on the Central Coast. Her decision to be in Haymarket was made to enable her to work in the city and fill her uni obligations in two or three days, allowing 4 or so days part time work so she could pay the $350 per week rent, especially getting late hour work at a pub or on public holidays, Sundays etc. That sort of wage could not be made in rural NSW especially around Condobolin area where we live.

The summer time period was great. There was plenty of work around, but then in the winter the work dried up and I found myself paying at least $2,500 each month in rental obligations, plus food etc.

Sadly, she has had to put her uni course on hold. She has actually left Australia to live in Thailand, where she is now completed her PADI [Professional Association of Diving Instructors] scuba diving teaching course, and she can live there cheaply, and earn herself a living. Simply, I can only help her with her debts, I cannot take the whole debt on.

She has taken HECS for the university expenses. I have no idea how we are going to afford her return to uni study if she returns next year.27

A number of studies have shown that regional school leavers are much more likely to defer an offer of enrolment in a university than metropolitan school leavers, and this due to a combination of factors related to isolation and financial hardship.28

Krause et al (2005) found that there was a substantial difference in the proportion of urban students (9 percent) and rural students who deferred their study the previous year (18 percent). They suggest that reason was likely to be the greater need for rural students to accumulate savings to meet their additional costs of attending university.29

Curtis et al (2012) found that students from regional locations are over 30 percent more likely than metropolitan students to take a gap year. Gap-taking is when a student enters higher education one or two years after completing secondary schooling either by deferring an offer of a place or by delaying application. Coming from a regional location, they found, appears to exert a stronger influence on gap-taking — compared to being a low achiever or being in a sufficiently low SES category to have received Youth Allowance
while at school. The most common reasons for deferring were to take a break and to work.

<table>
<thead>
<tr>
<th>Key finding 1</th>
<th>Students from regional and remote backgrounds continue to be under-represented in higher education.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key finding 2</td>
<td>The cost of living away from home is a factor in the under-representation of students from regional and remote backgrounds in higher education.</td>
</tr>
<tr>
<td>Key finding 3</td>
<td>The availability of nearby housing is a factor in the choice of higher education institution for regional and remote students.</td>
</tr>
<tr>
<td>Key finding 4</td>
<td>The affordability and suitability of housing is a factor in the decision of some regional and remote students to discontinue higher education.</td>
</tr>
<tr>
<td>Key finding 5</td>
<td>Regional students are more likely than metropolitan students to take a gap year, often to accumulate savings through work to meet the costs of higher education. Linking this with other research, housing costs are likely to play a part in this decision.</td>
</tr>
</tbody>
</table>
3. Achieving equity in higher education for regional and remote students

3.1 Responsibility for higher education in Australia

The higher education sector in Australia is made up of universities, self-accrediting higher education institutions and non self-accrediting higher education institutions accredited by state and territory authorities (a diverse group of specialised, mainly private, bodies that range in size and offer courses in areas such as business, information technology, theology, natural therapies, hospitality, health, law and accounting).\textsuperscript{32}

The Australian Government has the primary responsibility for public funding of higher education under the \textit{Higher Education Support Act 2003}. Equity of access is a core target for the system, as indicated in the objects of the Act (section 2.1):

(a) to support a higher education system that:
   (i) is characterised by quality, diversity and equity of access; and
   (ii) contributes to the development of cultural and intellectual life in Australia; and
   (iii) is appropriate to meet Australia’s social and economic needs for a highly educated and skilled population; and
   (iv) promotes and protects free intellectual inquiry in learning, teaching and research; and

(b) to support the distinctive purposes of universities, which are:
   (i) the education of persons, enabling them to take a leadership role in the intellectual, cultural, economic and social development of their communities; and
   (ii) the creation and advancement of knowledge; and
   (iii) the application of knowledge and discoveries to the betterment of communities in Australia and internationally;

recognising that universities are established under laws of the Commonwealth, the States and the Territories that empower them to achieve their objectives as autonomous institutions through governing bodies that are responsible for both the university’s overall performance and its ongoing independence; and

(c) to strengthen Australia’s knowledge base, and enhance the contribution of Australia’s research capabilities to national economic development, international competitiveness and the attainment of social goals; and

(d) to support students undertaking higher education and certain vocational education and training.\textsuperscript{33}
3.2 Australian Government’s initiatives to address equity for regional and remote students

In early 2009, the Australian Government committed itself to achieving a target of 20 percent of higher education enrolments at the undergraduate level to be from people of a low SES background by 2020. Measures aimed at this were outlined in ‘The transforming Australia’s higher education system’ 2009–10 Budget package. 34

The centrepiece was the Higher Education Participation and Partnerships Program which provides funding to universities listed in Table A of the Higher Education Support Act to undertake activities and implement strategies to improve access. There are two (2) components to the Higher Education Participation and Partnerships Program.

(a) The participation component of Higher Education Participation and Partnerships Program provides a financial incentive to universities to increase the participation of domestic students from low SES backgrounds in accredited undergraduate qualifications, and support the retention and success of those students. Under this component, eligible universities receive funds based on their respective share of the indicator of domestic undergraduate students from low SES backgrounds, taking into account home addresses in the lowest quartile of the Socio-Economic Indexes for Areas (SEIFA) Education and Occupation Index and the number of students who meet relevant income support payment criteria.

The types of participation activities that an eligible university can undertake to support current and prospective students from low SES backgrounds may include:

- Developing and implementing appropriate support services and programs for students from low SES backgrounds, such as offering institutional equity scholarships targeted at students from low SES backgrounds.
- Undertaking research, and monitoring the impact and effectiveness of activities aimed at improving the participation of students from low SES backgrounds in higher education.
- Developing and implementing partnership activities for the purpose of building the aspirations and capacity of people from low SES backgrounds to participate in higher education.

(b) The partnerships component of Higher Education Participation and Partnerships Program provides funding to universities to develop partnerships and outreach activities with primary and secondary schools, Vocational Education and Training (VET) providers, other universities, State and Territory governments, community groups, and other stakeholders to raise the aspirations and build the capacity of people from low SES backgrounds to participate in higher education. These initiatives are intended to ensure a coordinated approach to concentrating resources to most effectively target low SES communities where aspirations to enter higher education are low and where articulation to universities is poor.
The types of partnerships activities that an eligible university can undertake to build the aspirations and capacity of people from low SES backgrounds may include:

- Assisting in improving the understanding and awareness of higher education as a viable post-school option
- Assisting in pre-tertiary achievement, either at school or via an alternative pathway, to enable consideration for access to higher education
- Encouraging an increase in the proportion of people from low SES backgrounds who apply for attendance at a university
- Supporting people from low SES backgrounds in linking with higher education providers.\textsuperscript{35}

The Higher Education Participation and Partnerships Program focuses on addressing the first four of the factors identified in 3.2 of this report as impacting on the engagement of regional and remote students, and low SES students more generally, with higher education

- Low Year 12 retention rates in secondary school
- Lack of parental and community support
- Lack of information about the availability of higher education
- Lack of awareness/belief in the benefits of higher education.

However, the Review of Australian Higher Education and the Senate Committee point to two other areas of activity in which the Australian Government can play a major role in addressing the other two inter-related factors identified in 3.2:

- Income support
- Affordable housing.

As identified in the introduction, these are the factors which fall within the ambit of interests of Shelter NSW and YFoundations. This report now turns to examining these two factors in more detail and considers the Australian and state Government responses to these and their likely impact on the equity of participation by regional and remote students in higher education.
4. Student income

Q: In determining what you considered to be ‘affordable’ accommodation, what proportion of your expected living expenses were you willing to spend on rent?

A: Approximately a third of the weekly wage. So that I would have money to pay for my car payments at the time, food, travel expenses, textbooks etc.

Rachel

This section looks at where higher education students derive their income from and how they spend it with a particular focus on spending on housing. It looks at changes in income support and other measures aimed at increasing their participation. Special measures for regional and remote students are identified where they exist.

4.1 Level and sources of income

In 2006, James et al conducted a survey of the finances of students in public university in Australia.36 Two key tables from the study are presented in this section. Table 5 shows the average annual income from all sources of the students. Table 6 shows the percentage distribution of sources of income.

Based on these figures, the study concluded:

- Between 2000 and 2006, average undergraduate student income rose by 28.1 percent in dollar terms, from $12,513 to $16,020 (5Table 5 below). This is an increase of 8.2 percent in real terms based on a CPI rise of 18.4 percent during the 2000–2006 period.
- The increase in overall income was almost solely due to a proportional increase in the mean income derived from paid employment, for most other sources of income declined. The change in contribution was 30.0 percent (50.7 percent in 2000 to 65.9 percent in 2006).
- There was a corresponding decrease in mean income from government schemes such as Youth Allowance ($2419 to $2160), from other Centrelink payments and Rent Assistance. This represented a drop of 36.5 percent in the contribution of these sources between 2000 and 2006.
- The decline in government income support was being accommodated by an increase in income from paid work.
- This shift from government support to personal income was matched by a corresponding increase in the percentage of students relying on gifts of food, clothing and other necessities from family and friends.37
4.2 Youth Allowance

Youth Allowance (YA) is the primary Commonwealth support measure for students attending higher education. As at 20 March 2012, the rate for a single person with no children, 18 years or more, required to live away from home was a maximum of $402.70 per fortnight. 38

The 2006 study of student finances found that among undergraduates, the standard living-away-from-home rate was being received by 49.7 percent of full-time students, 40.7 percent of part-time students and overall by 49.6 percent of students.39 The living-away figure was not disaggregated by location, but it is likely that many regional and remote students, particularly low SES students, would be receiving this payment.

Table 5. Average annual income from all sources ($, mean, median)40

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate Students</th>
<th>Postgraduate students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F-T</td>
<td>P-T</td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td>12560</td>
<td>29880</td>
</tr>
<tr>
<td></td>
<td>median 11000</td>
<td>27500</td>
</tr>
<tr>
<td><strong>2000 findings</strong></td>
<td>mean 8939</td>
<td>24499</td>
</tr>
<tr>
<td></td>
<td>median 7148</td>
<td>21839</td>
</tr>
<tr>
<td><strong>Male</strong></td>
<td>12620</td>
<td>34590</td>
</tr>
<tr>
<td></td>
<td>12840</td>
<td>27530</td>
</tr>
<tr>
<td><strong>Female</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Scholarship / stipend
  - No comparable 2000 findings

Note: Table 3.1 shows the mean student income from all income sources. The mean incomes from each source sum to the total mean income, as zero amounts were recorded against individual student's income sources where the student did not report an amount against that source. Thus the mean income from paid employment in Table 3.1 is for all students, not for employed students only, and similarly for other income sources.
The Review of Australian Higher Education noted that the existing arrangements for Commonwealth student income support were aimed at providing assistance for individuals from low-income backgrounds participating in schooling, tertiary education or training with the aim of increasing their participation. The primary form of this assistance was then and still is the Youth Allowance. The review noted, however, 'It is startling that in recent years, while the number of students in the groups which might be expected to require income support has increased, the number receiving benefits has dropped.'

Godden found that regional and remote participants in her study 'overwhelmingly (had) 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.

A 2010 housing survey conducted by the National Union of Students found that 77 percent of students were not receiving Youth Allowance.

In 2009 the Australian Government introduced a raft of changes to higher education funding in response to the Review of Australian Higher Education. The criterion for financial independence for Youth Allowance was tightened, requiring that a young person has worked full time for a minimum of 30 hours a week for at least 18 months in a two-year period.

In February 2011 the Australian Government announced an early review of these reforms (known as the Dow review). This was done in response to on-going concerns about
access to student income support for some regional young people, and the announcement committed the government to removing regional eligibility distinctions for Youth Allowance from 1 January 2012. In September 2011, the Government kept that commitment. In the media announcement of this change, the Minister, Hon. Chris Evans, reported that the reforms instituted in 2010 had already been effective in addressing equity:

- The number of students accessing Youth Allowance had increased from 135,000 to 160,000 — an increase of 18 percent
- Students in regional areas had responded more strongly, with the number of regional students accessing Youth Allowance up from 28,875 to 36,310 — an increase of 25 percent.49

In April 2012, Australians for Affordable Housing said that three out of four Youth Allowance recipients receiving rental assistance were still in housing stress after they received the payment.50

### 4.3 Commonwealth Rent Assistance

Commonwealth Rent Assistance (CRA) is a non-taxable income support payment to eligible low-income individuals or families in the private rental market.

Rent Assistance is paid at the rate of 75 cents for every dollar of rent paid above the specified threshold until the maximum rate is reached. The maximum rates and thresholds vary according to a customer’s family situation and the number of children they have. For singles without children, the maximum rate also varies according to whether or not accommodation is shared with others. Rent thresholds and maximum rates are indexed in March and September each year to reflect increases to the Consumer Price Index.
Table 7. Commonwealth Rent Assistance rates most applicable to students in higher education as at 20 March 2012

<table>
<thead>
<tr>
<th>Maximum payment per fortnight</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Situation</strong></td>
<td></td>
</tr>
<tr>
<td>Single, no children</td>
<td>$120.20</td>
</tr>
<tr>
<td>Single, no children, sharer</td>
<td>$80.13</td>
</tr>
<tr>
<td><strong>Rent threshold</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Family Situation</strong></td>
<td></td>
</tr>
<tr>
<td>Single, no children</td>
<td>$106.80</td>
</tr>
<tr>
<td>Single, no children, sharer</td>
<td>$106.80</td>
</tr>
<tr>
<td><strong>Minimum rent to get maximum payment</strong></td>
<td></td>
</tr>
<tr>
<td>Single, no children</td>
<td>$267.07</td>
</tr>
<tr>
<td>Single, no children, sharer</td>
<td>$213.64</td>
</tr>
</tbody>
</table>

The 2006 student income study found that 8.6 percent of full-time students were receiving rent assistance, as were 4.1 percent of part-time students, giving an overall figure of 7.7 percent.52

In 2011, 40.8 percent of households receiving CRA in New South Wales were in rental stress.53 Australians For Affordable Housing in their 2012–2013 Budget Statement said: ‘CRA is the only Commonwealth payment designed to ensure affordability for people in private rental, but it is manifestly inadequate to ensure that renters who receive it are no longer in housing stress. In fact, 40 percent, or over 450 000 renters who receive CRA are in housing stress. This number has been increased steadily in recent years and remains unacceptably high.’ The groups argued that the Government should immediately increase the maximum rate of rent assistance by 30 percent, an action that would benefit 74 percent of recipients.54 National Shelter in its 2012 draft Policy Platform has called for:

- An increase the maximum rate of Commonwealth Rent Assistance by 30% (approximately $15 per week for those receiving maximum allowance)
- That this amount be indexed to the rental component of CPI from 2012 onwards
- That eligibility be extended to all people who meet income test requirements, irrespective of their source of income.55
4.4 Commonwealth scholarships

At the time of the Review of Australian Higher Education assistance for some regional and remote students was also available through Commonwealth Education Costs Scholarships and Commonwealth Accommodation Scholarships. Universities were allocated a number of scholarships based on equity performance and the size of the institution. Each university awarded its allocation according to its own eligibility and selection criteria determined within Commonwealth guidelines. The guidelines recommended using student income support via a Centrelink benefit such as Youth Allowance as a surrogate for financial disadvantage. However, the review found that, 'Not all universities have been able to award all of the scholarships allocated to them despite the number available across the sector representing only about 14 percent of the number of low socio-economic status students, rural and Indigenous students enrolled', and they called for a ‘radical change’ to the programme.56

In response the government introduced the Student Start-Up Scholarship of $2,254 in 2010 and indexed thereafter to replace the Commonwealth Education Costs Scholarships as an entitlement to all university students receiving income support and those assisted under veterans’ schemes.57 The Commonwealth Accommodation Scholarships was replaced by a Relocation Scholarship for students on Youth Allowance who are dependants who have to live away from the family home for study, as well as for independent students who are disadvantaged by personal and relationship circumstances. The scholarship provided $4,000 for students in their first year at university and $1,000 in each year thereafter and is indexed. It was estimated that by 2012–2013, 28,700 students would be receiving the scholarship.58

The Dow review of the reforms identified that concerns had been raised about the value of the Relocation Scholarship as it reduced substantially after the first year.59 In September 2011, the Australian Government changed the value and distribution of Relocation Scholarship to $4000 for the first year of study, $2000 for each of the second and third years, and $1000 for any subsequent years.60

4.5 The impact of work on study in higher education

‘University of Sydney Arts student, Mark Farthing, and his three housemates pay $750 per week for a terrace house in Glebe, and they are finding it increasingly difficult to afford the rent whilst maintaining a healthy balance between part-time work and study. “If your parents are unable to support you and like me, you come from a regional centre such as Wollongong, you really have no other option than to work. Housing prices are becoming more unaffordable – our rent increased by 70 dollars (in one-yearly cycle) per week...I’ve had to alter my study plan in order to be able to live and maintain good marks at university”, he said.’ 61
As stated above, the 2006 study of student finances found that the increase in the overall income of students was almost solely due to a proportional increase in the mean income derived from paid employment, for most other sources of income declined. Studies express concern for the impact on study of increasing hours spent in work.

Krause et al found in 2004 that 57 percent of employed students in their study believed that paid work interferes at least moderately with their academic performance, 48 percent said moderately and 9 percent said it interfered severely. While they are hesitant to draw a direct causal relationship between working longer hours and lower academic performance, they found that students working more than 16 hours per week were more likely than those working shorter hours to have an average mark of 60 percent or less.

They also expressed concern at the impact of work on engagement with the university experience, that is the time, energy and resources students devote to activities designed to enhance their learning at university. Devlin et al (2008) make the same point: ‘… even on the simplest analysis a substantial degree of student disengagement can be traced to the demands of paid employment during term time. The student finances study suggests that Australian students may not be actively choosing to disengage 'but do so due to financial circumstances beyond their control as they focus on covering the costs of basic necessities. Students appear compelled to trade off the time available for study to meet their living costs — many find this to be an insidious equation in which long-term benefit is sacrificed to short-term necessity.’

Long 2006 found that the number of hours that students spend in paid work was related to attrition. While the effect of paid work on attrition was negligible up to about 19 hours, beyond this attrition rates increase gradually to 30.8 percent for students working more than 40 hours a week.

These cautionary indicators of the impact of work to meet living costs carries us into the next section of this study looking at the area of living costs, in particular, the cost to students of their housing.

Key finding 6
In 2011 the Australian Government undertook reforms to income support measures for low SES students, and in particular for regional and remote students, aimed at increasing their participation in higher education. There are indications that the reforms are being successful.

Key finding 7
There continue to be concerns that the level of Commonwealth Rent Assistance (CRA) is inadequate to make an impact on relieving housing stress.
5. Housing for higher education students living away from home attending universities in Sydney

The main housing issues facing rural students that have come to our attention are:

- High rents in Sydney making accommodation close to campus difficult to find
- High rents leading to decisions not to move to Sydney and thus students experiencing lengthy travel times
- The scarcity and cost of residential college accommodation
- Youth Allowance being insufficient to cover living expenses
- Adjusting to living out of home
- Adjusting to living in a much busier city.

Annette Riley, Student Participation Advisor, University of NSW

Looking at what student income was spent on, James et al 2007 found that 'Taken together, rent or mortgage, food and household supplies were much the largest expenditure items, as was the case in 2000, averaging 38.3 percent of expenditure for undergraduate students and 50.6 percent for postgraduate students, peaking at 51.9 percent for full-time research students.

The Review of Australian Higher Education found that while the existing Higher Education Contribution Scheme had removed a significant barrier to participation in university education, the additional living and study costs associated with higher education enrolment for students who needed to move away from home to study remained considerable.

The literature search for the present study found no research that identifies the particular housing needs of regional and remote students nor the particular issues they face in meeting these needs. However, there is literature on the housing needs of students living away from their families generally, and as the majority of regional and remote students fall into this category, the following discussion can be taken to apply to them. Where there are specific issues for regional and remote students identified by participants in the present study these are noted.

5.1 Factors that shape housing needs of students living away from home

I was living in a small village just out of Tamworth (the main regional centre for the New England Region in northern New South Wales). I had a place guaranteed at University of New England (UNE); they have a system of taking people on early entry from a principal’s recommendation. But UNE didn’t offer me the same educational or living experience that I thought I would get in Sydney.
When I was looking for accommodation in Sydney, the first option was to go and stay with my grandparents in Engadine (a southern suburb of Sydney). As it got nearer the time, though, it was obvious they were too frail and elderly. So I had to look at other options. I didn’t know anyone else in Sydney. The girls I was friends with at school took up places at UNE...

I got into UNSW Village (a privately-managed purpose built apartment complex for students adjacent to the UNSW campus). I was paying $200 per week for a room in an eight bedroom apartment. I didn’t qualify for YA because my parent’s combined income was over the limit and I didn’t pass the independence work test. So my parents paid for most of it. I worked a day or so a week.

I moved into a private apartment at $350 per week, and with utilities and food the over-all spend was $400 per week. After 6 months it became clear that this was too much of a financial burden for my parents. By then I had formed a relationship with another student. We moved into a house together where in Kensington (a suburb adjacent to UNSW [University of NSW]). I pay $160 a week in rent and save on the shared cost of food and other living expenses. But I have had to sacrifice my security for that. We live in a quieter part of the suburb and I feel unsafe walking home when it’s dark. So I’ve stopped studying in the library at nights or staying late for drinks or hanging around the campus.

Sarah

Moving away from home
Terry Burke et al open their 2002 report by identifying that: ‘For young people, the transition to independent living is one of the most important — and probably exciting, difficult and emotionally charged – decisions they will ever make. For most, it means severing their links with parents, home and much that they have been familiar with all their lives. For a minority, it may represent a break from a fraught family situation of which domestic violence or abuse was part and parcel. Whatever the context, it requires a process of searching for, establishing and maintaining a new home and, in many cases, (this) going in parallel with seeking employment or undertaking tertiary studies for the first time’.70

Hillman and Marks (2002) identified that young people in Australia are delaying moving out of the family home. In part, they say, this is due to the increasing cost of education.71

Housing careers
Burke et al also apply the concept of ‘housing careers’ to the housing patterns and needs of young people in their study. Housing careers, they write, ‘has been used to describe the process of housing moves that a family or household will make over a lifetime. For young people, more than any other household type, the housing decision is closely linked to employment and education, so we need to know whether the housing market is working
in a way that facilitates these outcomes, and what policies are necessary to assist young people in independent living'.

Student participants and student welfare and housing support staff interviewed for the present study pointed to this also. They described a pattern for regional and remote students of finding accommodation in the first year of university in university colleges or self-catered accommodation or with relatives living in Sydney, and then moving into shared housing in the second and third years when the student has developed a network of friends with whom to share.

My first year at uni I lived at home with my parents. We lived in the upper Blue Mountains so travelled two hours way by bus and train to UNSW. I would leave early and get back late so I caught up on my study on the train. But it was tiring. And sometimes I would have to stay back for special study related events or to meet with lecturers and tutors and that could mean I wouldn’t get home till midnight.

But the travel was getting too much. Also, I wasn’t very sociable when I was in high school and my parents and I thought it would be good for me to live away from them for a while, particularly in an environment where I had to mix with others of my age. So I moved into an apartment managed by UWS. I had my own bedroom in an apartment with four other people. I didn’t get to choose who I would share with and when someone left we didn’t get to choose who would replaced them. There was a list and whoever was next on the list was given the room. All the others in the apartment were international students.

But then they put the rent up $20. That happened just when my parents moved to Canberra/ I went back to the mountains to look after the house until it was sold. Then I moved into a granny flat of a friend of theirs, also in the mountain. By this time I was able to do my classes in a couple of days so travelling wasn’t so bad.

I’m doing my Masters now and it’s only one day a week. So I live with my parents in Canberra and travel up to Sydney each week for that one day. I stay with family when I do.

Theo

Student-specific factors
Burke et al cite a study by Hancock which identified housing factors specific to students and those issues students had in common with other young people. Conditions specific to students were:

- Episodic demand
- Locational preferences
- Demands of study and its impact on the type of accommodation that is suitable.
- Financial costs of study.
MacroPlan Australia describes the market as different from traditional forms of housing because:

- Demand is cyclical peaking in February and July, corresponding to higher education intake times
- Due to long holiday-periods it is subject to higher-than-average vacancy levels
- Newer purpose-built student housing is primarily driven by the international student market who use an estimated 95 percent of the beds — it can be considered part of the international export industry and is subject to international exchange rates (the ability to pay).

### 5.2 Types of living-away-from-home student housing and the distribution of students across these types

The student housing market in Australia has developed a range of responses to meet the factors shaping its needs. The typology below is adapted from those developed by MacroPlan Australia in its 2006 study for the City of Whitehorse, Victoria to reflect changes in the market described later in this study.

**Purpose-built**

*Residence halls and colleges*

These are usually located on or next to the education campus. They are often owned by or affiliated with the institution and accommodate a large number of students. Students usually live in private rooms with shared facilities such as showers and lounge areas. A Dean or caretaker often lives at the facility and oversees student issues. Students pay a fixed rent which includes meals and utilities.

*Units/apartments/flats*

These are typically developments ranging in size from medium to high density with a large number of units in the one development, sometimes hundreds. They are often a mix of studio, one bedroom and multiple-bedroom configurations. Studios combine bedroom, living area and kitchenette with attached bathroom. One bedroom apartments have a separate bedroom with a similar configuration for other living areas. Multiple occupancy units usually have two or three bedrooms (each bedroom may house one or more people) which are sometimes individually lockable, with shared kitchens, lounge, and bathrooms. They may be on-campus or off-campus.

They may be built and managed by the education institution or built by private developers and managed by them or through partnerships with the institution. They sometimes include live-in caretakers and even a reception desk/concierge service.
Each tenant usually has a separate lease and is individually responsible for their rent. Utility bills are usually shared in multiple occupancies. There is sometimes a cleaning charge. There may be an additional payment for wireless internet connectivity in the dwelling.

Tenants may cook their own meals or may share meals with other tenants in multiple occupancies. Newer developments are incorporating cafes, study rooms, and small businesses providing food and household goods.

**Modified existing accommodation**

*Group housing*
This category takes in a range of housing of a hostel or boarding house character. Tenants may have private rooms or may share them. Kitchen, bathroom and lounge facilities are usually shared. The accommodation is managed by an offsite manager who rents rooms to individuals. Meals may or may not be provided. There may be a caretaker on site.

*Shared housing*
This generally involves one or more persons leasing a house and sub-letting rooms to others to assist with the payments. These may be exclusively shared by students, or there may be a mix of people either working or studying. Those living in share houses share responsibilities in maintaining the property, paying bills, and ensuring that rooms are filled to pay the rent.

*Homestay/homeshare*
Here one or more students rent a room in a household through a private arrangement. Some providers register themselves with housing offices in the education facilities. The student shares the bathroom, laundry, common areas and meals may be provided depending on the requirements of the student. This has in the past been a popular option for international students.

*Living with relatives*
This is a common starting option for students from regional and remote areas who live for short or long periods with relatives in regional or urban centres. It is attractive for cost, safety and supervision.

Table 8 shows the distribution of students across housing type as identified in the 2002 study by Burke et al.76
### Table 8. Distribution of students across housing type (2002)

<table>
<thead>
<tr>
<th>Housing type</th>
<th>Student on YA and RA (%)</th>
<th>Student on YA without RA (Predominantly living at home) (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boarding school/ residential college</td>
<td>14.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Flat, unit, apartment</td>
<td>34.4</td>
<td>10.5</td>
</tr>
<tr>
<td>Semi-detached, terrace of town-house</td>
<td>12.4</td>
<td>11.6</td>
</tr>
<tr>
<td>Detached house on individual block</td>
<td>40.5</td>
<td>64.5</td>
</tr>
<tr>
<td>Caravan/mobile home in caravan park</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Boarding house/ hostel/ private hotel</td>
<td>4.7</td>
<td>2.5</td>
</tr>
<tr>
<td>Granny flat, sleep-out, garage etc.</td>
<td>2.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Other</td>
<td>2.6</td>
<td>8.8</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The categories in the table don’t correspond exactly to the typology above but arguably the table shows:

- Just over one-third were living in a flat, unit or apartment
- A little more than half were living in a share house (combining those in semi-detached and terraces with those in detached houses on individual blocks, both common forms of shared student rental housing)
- A small proportion lived in boarding schools/residential colleges
- A very small proportion lived in group housing (boarding house/hostel/private hotel).

Since this study there have been significant shifts in the structure of the student housing market, accompanied by shifts in the distribution of students across the housing types identified above. Regional and remote students are part of this shift. These shifts are discussed later in this report.
5.3 Students living away from home and housing stress

Housing is generally considered to be ‘affordable’ if household members are not in housing stress after they have paid for their housing, irrespective of whether they are renting or buying. One of the most widely used measures of affordability is that a low-income or moderate-income household should not pay more than 30% of their gross income on housing.  

A household is considered to be in ‘housing stress’ if its income is in the bottom 40 percent of incomes (the lowest and second quintiles — see Table 9) and it is paying more than 30 percent of its income on housing, the so-called 30/40 rule.

Table 9. ABS income quintiles 2012

<table>
<thead>
<tr>
<th>Income range p/w</th>
<th>Lowest</th>
<th>Second</th>
<th>Third</th>
<th>Fourth</th>
<th>Highest</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td>1530471</td>
<td>1529854</td>
<td>1524121</td>
<td>1526485</td>
<td>1527518</td>
<td>7838249</td>
</tr>
<tr>
<td>Percent</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Significantly for this study:
- In New South Wales in 2007–08 57.0 percent of low-income renters in the private rental market were in rental stress.
- In 2011, 40.8 percent of households receiving CRA were in rental stress.

It’s evident from the 2006 survey of student finances discussed in Section 3 of this report, that most students have incomes that place them in the Lowest and Second quintiles. The 2010 National Union of Students Housing Survey found that almost 70 percent of students living away from home experience severe rental stress.

In their 2011 study of the private rental market, Wulff et al found that among Quintile 1 households with $0–$422 weekly equivalent in income (see the Lowest and Second Quintiles in Table 9), rental housing affordability was more severely felt among younger private renters (14 percent of those being aged 15 – 24 years). This of course is the age group of most undergraduates in higher education. An affordable rent for a Quintile 1 household was no more than $126 per week in rent.

Their study also found that close to 50 percent of those living in ‘group’ households pay a severely unaffordable rent. The authors comment that this is difficult to interpret, but
suggest that it may be due special problems in collecting census income data on group households given the multiplicity of financial arrangements within such households. The present study now goes on to look at the housing market for students in Sydney looking at trends and affordability. It uses the Wulff et al figure of $126 per week in rent as a measure of affordability.

5.4 University provided on-campus accommodation

'I think the biggest single problem, especially in the past five years, has been the major shortage of student accommodation, not only in the university sector, but in the private sector. At the end of the day, if you don't have a roof over your head, you're not going to be able to study'.

Stephen Ryan, Director of Accommodation Services, University of NSW

'(University of Newcastle) Deputy Vice-Chancellor (Services) Sue Gould said the university was willing to invest large sums because it considered providing accommodation to be core business. Living on campus was a necessity for many students from country NSW or interstate, she said. More broadly, on-campus accommodation enabled full participation in student life, easier access to facilities such as computer labs and libraries and reduced travel costs, Professor Gould said'.

A 2010 stocktake by Universities Australia found that 34 of Australia’s 39 universities formally provide accommodation for students and that universities provide a total of 42,620 beds. While there has been growth since that time, UA estimates that there is currently one bed for every 20 students. However, UA says ‘the picture is not as bleak as it looks’ citing three reasons for this view:

- A significant number of students live at home
- Many students prefer private accommodation
- The real need is first-year accommodation on campus.

The last point here is important for policy on student housing provision and fits in well with the observations by Burke et al on the ‘housing careers’ of students, and the experience of informants for the present study — university providers, student and other tenant advice and support services and the regional and remote students.

Notwithstanding these caveats, the Deputy Vice-Chancellor and Vice-President (Resources) of UTS, Patrick Woods estimated that between them UTS, the University of NSW and the University of Sydney were 8000 beds short.

In a bid to meet the demand, to attract enrolments, particularly of international students, and in response to shifting preferences of an increasingly diverse student population, universities are using cash reserves, loans, partnerships with private companies (through
public–private partnerships) and government subsidies (see the section below on the National Rental Assistance Scheme) to move away from residential colleges and to build their own apartment-style housing in competition with the existing rental market. This is a trend notable enough to be a major topic at an upcoming privately hosted Student Housing Summit. An industry of specialist consultant firms in student housing is also emerging.

The information on the Student Residences webpage of the UTS gives a good snapshot of one university’s investment in new student housing (Diagram 1). Its newest development alone, Yuda Murang, opened in July 2011, has 720 beds in a 13-storey tower block.

UTS has never had residential colleges. The University of NSW, on the other hand, continues to have both residential colleges and self-catered apartments. The latter are described as ‘self-catered accommodation at UNSW ... geared towards independent living for undergraduates and postgraduates including couples and families with children... Of the University’s self-catered accommodation, the UNSW Student Apartments, namely the Barker, Mulwarree and High Street Apartments, are managed by UNSW Residential Communities... All apartment complexes provide modern unit style accommodation for postgraduate and undergraduate students; family and wheelchair accessible accommodation is available in the Barker Apartments.’ This last part of the description clearly shows the universities commitment to increasing equity in participation through providing accommodation designed to meet the needs of equity targets.

‘A university should recognise that in order for a person to invest in their education they need to be able to afford to live’... ‘At the University of Sydney there are a few accommodation options offered for “low cost” housing. Selle House and the Terraced Housing have single accommodation for $95 per week or twin share accommodation for $75 per week. However, these spots are highly sought after, and can accommodate only 37 people in their first year of study only... The University of Sydney recognises the shortfall in accommodation and is planning to offer 6,000 more places in the next couple of years. However, the question remains: what percentage of these will be provided at low rental?’

Melissa de Silva, Casework and Policy Officer, Students’ Representative Council, University of Sydney

Is university-provided accommodation affordable?

I didn’t qualify for YA because my parents’ income was too high, so they covered my full costs for the accommodation and living expenses in the uni flat. The rent was $600 a month. I got a weekly expense allowance of $100 for food and other living expenses, plus additional small amounts when I saw them. When I moved back up the granny flat in Springwood I paid the same amount in rent and got the same
expense allowance but I also had to pay $10 for a weekly bus ticket and $40 for a weekly train ticket.

Theo

Table 10 shows that residential accommodation in universities is well and truly out of the reach of the majority of students.

Table 10. Rent at a sample of residential colleges in universities in Sydney

<table>
<thead>
<tr>
<th>College</th>
<th>Rent per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>St Andrew’s College (US)</td>
<td>Single study bedroom $420; twin share $336</td>
</tr>
<tr>
<td>The Women’s College (US)</td>
<td>Single study room $432</td>
</tr>
<tr>
<td>Creston College (UNSW)</td>
<td>Lowest price room amongst all colleges $352</td>
</tr>
<tr>
<td>Robert Menzies College (Macquarie University)</td>
<td>Semester based contract self-catered, shared bathroom/kitchen $265</td>
</tr>
</tbody>
</table>

Diagram 1. UTS Student Residence webpage text

**Student residences**
The University offers a broad range of variously priced accommodation options to students to suit varying needs. All options are self catered and within close proximity to a number of supermarkets and restaurants to suit all requirements and budgets.

**Apartment options**
Options include:

**Share apartments**
The share apartment arrangement is similar to a standard residential apartment where you will have your own bedroom, and will be sharing all common areas such as the living room, kitchen and bathroom facilities with other residents in the apartment.

Rooms are available in the following apartment types:
- Two Bedroom Apartments
- Three Bedroom Apartments
- Four Bedroom Apartments
- Five or more Bedroom Apartments

**Studio apartments**
- The studio apartment is a self-contained area that includes bedroom, bathroom and kitchen facilities.

**The residences**
The residences offer modern, self-catering accommodation in five buildings:
- Gumal Ngurang
- Geegal
- Bulga Ngurra
- Blackfriars
Table 11. Cheapest accommodation options available on university websites, as at July 2012

<table>
<thead>
<tr>
<th>University</th>
<th>Lowest cost rental per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Macquarie</td>
<td>Twin share* $130 (then twin share at $140, then 5 bedroom twin share at $162)</td>
</tr>
<tr>
<td></td>
<td>Cheapest single room $190</td>
</tr>
<tr>
<td>University of New South Wales</td>
<td>Single room in a 5 bedroom unit $183</td>
</tr>
<tr>
<td>University of Sydney</td>
<td>Twin share in Selle House or Terrace House targeted low cost housing available to Centrelink Benefit recipients only $78.</td>
</tr>
<tr>
<td></td>
<td>Single room in Selle House or Terrace House targeted low cost housing available to Centrelink Benefit recipients only $99</td>
</tr>
<tr>
<td></td>
<td>Twin share in Terrace house non targeted $145. Small standard room $176</td>
</tr>
<tr>
<td>University of Technology Sydney</td>
<td>Twin share $148 (then garden apartment $170, then single room in a 7 bedroom unit $196)</td>
</tr>
<tr>
<td>University of Western Sydney</td>
<td>Campbelltown campus standard single room in a townhouse $160</td>
</tr>
<tr>
<td></td>
<td>Nirimba campus standard single $149</td>
</tr>
</tbody>
</table>

Twin share means two people occupying a room each with a single bed.

Appendix 1 shows information available from the accommodation websites of the universities about their on-campus non-residential accommodation. The cheapest available options are shown in Table 11.

5.5 Privately developed and managed self-catered unit accommodation

Urbanest CEO, Andrew, says demand for its apartments ‘proves there is a strong demand within the domestic and international student market for a better accommodation solution. This particular market is growing increasingly savvy and fast refusing overcrowded, unsafe and often unregulated student accommodation’. 100

It was an eight-bedroom apartment. I had my own room, and we shared a big bedroom and kitchen. I paid $200 per week and $30 per week for a car space and
$20 per week for internet. I paid a bond but I wasn’t guaranteed to get it back. It was
great facility wise. It had great security. It was close to uni so I could stay late at
night studying at the library. But the management was not so great. And it was hard
living with eight other people.

Sarah

The construction of building dedicated student housing has attracted large investment
from international property developers and has managed to grow despite the decline in
the numbers of international students. 101 This area also is creating a consultancy and
research market. 102 Two examples show the trend.

Established in 2008, Urbanest, backed by a large US pension fund, is a global student
accommodation provider which in 2010 reportedly aimed to build a property portfolio in
Australia worth $1 billion over the next five to seven years with a target of 10,000 rooms
across Australia. 103

Campus Living Villages backed by large superannuation funds in Australia, has 12
properties with 7,900 beds across Australia accounting for 22 percent of its global
portfolio. It has villages providing accommodation for students at every publicly funded
university in metropolitan Sydney. 104 For example, the Sydney University Village caters for
650 residents on the campus of the university. Campus Living Villages describes its
Australian portfolio as consisting ‘of a diverse range of owned and managed sites, located
predominantly on campus (focused) on developing high-quality, contemporary, self-
catered accommodation with sustainable design features tailored specifically to each
village’s local environment (with) facilities are designed to maximise the resident
experience, with central communal areas, sport and entertainment areas, study centres
and spaces for village events at all sites’. 105 Campus Living Villages V also offers its
residents ‘a range of academic, sporting, equity and indigenous scholarships.’ 106

Private developers say that the global financing crisis and the corresponding availability of
debt and due diligence requirements of the banking sector have seen a slow-down in this
area. 107

Not only are private investors and developers moving into the area. In July 2012, Health
Infrastructure, the property arm of NSW Health, succeeded in its Development Application
for the re-use of the ‘Queen Mary Building’, Royal Prince Alfred hospital, as student
accommodation comprising 720 single and 41 double bedrooms (802 beds) and 2 retail
tenancies. 108 The building is adjacent to the campus of the University of Sydney.

How affordable is this accommodation? The rents charged by the two private providers
above are shown in Table 12.
Table 12. Examples of the cheapest rent in privately developed student targeted accommodation

<table>
<thead>
<tr>
<th>Provider</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urbanest</td>
<td>Standard single ensuite room in a 6 person apartment $389. Includes 5GB internet per month including internet connection, all bills, fully furnished apartment with contents insurance</td>
</tr>
<tr>
<td>Sydney University Village (part of CLV)</td>
<td>Single room in a 5 bedroom apartment $238.50</td>
</tr>
</tbody>
</table>

5.6 Non student-specific private rental market

When I originally accessed accommodation — I lived in Kingswood NSW 2747 — I lived with another student and we shared $150.00 a week in rent. My housemate left after 6 months, and the rent was increased to $160.00 a week, the rent then increased again to $200.00 a week.

I found university accommodation to work out the same as private rental when taking into account up front expenses. I didn’t openly explore boarding houses (due to lack of availability) and I didn’t feel comfortable living in share housing due to the lack of security (both legal and personal).

Rachel

While student targeted housing has been growing, most students are still likely to be renting in the private rental sector as they historically have done. This section of the report looks at trends impacting on this market.

Falling vacancy rates

The National Housing Supply Council in its 2011 report found that most major metropolitan markets have seen a fall in rental vacancy rates in recent years, though the Real Estate Institute of Australia (REIA) reported a small rise in vacancy rates towards the end of 2010 and into early 2011 in Sydney, Melbourne, Hobart and Darwin.109
The problem for students here is that in a tight private rental market landlords and agents can cherry pick ‘reliable clients’ for their properties, and students with precarious income and episodic demand are likely to be seen as unreliable.

The decline in vacancy rates is being accompanied by a shortage of private rental dwellings that are both affordable and available for very low income households, those in the lowest quintile of income distribution. Wulff et al estimated that in 2006 this shortage stood at 44,500 dwellings in Sydney.\(^{110}\)

The decline in the supply of low-cost rental housing at has been accompanied by an increase in higher-income tenants competing for the stock.\(^{111}\)

**Increasing rents in the private market**

The tightness in the housing market in Australia in recent years is reflected in increasing rents, with the rise consistently outstripping income growth in recent years. The REIA reports that median rents across Australia rose by 85 percent from the beginning of 2001 to the end of 2010, compared to an increase in average weekly earnings of just under 60 percent over the same period.\(^{112}\)

Focussing on Sydney, the National Housing Supply Council identified the following movements:

- Across Sydney, rents for two-bedroom flats increased by 70 percent over the decade to June 2011, a slightly higher increase than for three-bedroom houses (67 percent), attributable in large part to differences in their locations. This is a faster rate of increase than was seen for either type of dwelling across the rest of the state (64 percent and 65 percent, respectively). By way of comparison, average earnings in New South Wales have increased by 50 percent over the same period.
• However, it is within the various Sydney markets that the largest differences in increases in rents are found. The median rent on two-bedroom flats rose by 64 percent across the ‘inner ring’ of Sydney areas, by 78 percent in the middle ring and by 71 percent in the outer ring over the 10 years to June 2011. This may reflect more rental flats becoming available in the middle ring, many of them being newly built and typically of higher quality and specifications than existing stock, so tending to rent out at higher rates. For three-bedroom houses, the largest rise was seen in the inner ring (79 percent), with a 67 percent rise in the middle and a 63 percent rise in the outer ring. This is likely to be due to the greater scarcity and higher desirability of houses nearer to the city centre. Rents remain considerably higher in locations nearer the city for all types of property.\textsuperscript{113}

\textit{Diagram 3. Median weekly rents ($) by area and property type, Sydney, 1990–2011 (Figure 5.13 in NHSC 2012 p.135)}

In September 2011 in the Sydney statistical division, 4 percent of rental stock was affordable for very low income households and 16 percent was affordable for low-income households.\textsuperscript{114}

The June 2012 Rental Report of Australian Property Monitors (APM) reported that the median asking weekly rental on a house in Sydney was $500 and the median rental on a unit was $470. The latter represented an unprecedented 4.4 percent rise over the previous quarter. APM said that this reflected growing interest for this type of accommodation that typically is located closer to the CBD and provides more established urban infrastructure.
Sydney’s rental market remained highly competitive for prospective tenants with low vacancy rates being recorded in most areas. 115

This of course also happens to be where students attending the University of Sydney, University of NSW and UTS look for housing.

**Student housing as an investment**

Whether to invest or not invest in student housing has been a hot topic in the property market. Arguments in favour focus on the higher rental yields on average and quick cash flows in a relatively flat market. 116 Arguments against are generally about not investing in purpose-built student units because there is an over-supply, turnover is high, and generally student apartments can’t be leased to anyone else but students.117 This latter argument was thrown open by a successful investor challenge in Carlton, Melbourne, in 2009.118

However, there is a clear increase in investment in rental properties per se. Lower interest rates are making investment in property more attractive particularly at the lower end of the market. In a July 2012 story in the *Sydney Morning Herald*, an eastern suburbs agent, Alexander Phillips, of GoodyerDonnelley, is quoted:

“Lower interest rates are making it easier to get into property’, he said. 'The stockmarket hasn’t moved in 18 months and the rental market is strong.’

Mr Phillips sold a studio in Woolloomooloo recently for $318,000. 'That’ll rent for $400 a week’, he said. ‘It won’t jump up much in capital growth — maybe five or 10 grand a year - but it’s positively geared.’119

**Student share-housing market**

In the absence of regular data collection it is hard to establish whether these two trends of rising rents and diminishing vacancies in the private rental market have led to a corresponding growth in the share house market, but in the context of increased competition for rental properties, particularly at the lower end of the market, it would be expected that more students would be looking to share accommodation. Arguably, a de facto marker of this is the burgeoning internet share accommodation sites. These sites are reported by student housing support workers and members of student representative councils interviewed for this study as the main way students search for accommodation. Regional and remote students participating in this present study confirmed that they used these sites to find accommodation before moving to Sydney.

The sites carry thousands of offers of share accommodation which can change on a daily basis. For example, on 10 July 2012, the most frequently cited site Gumtree carried 4796 offers in Inner Sydney covering the suburbs which historically have housed students attending the University of Sydney and UTS, and 2008 offers in the Eastern suburbs, historically home for students attending UNSW.120 Of 30 listing in Gumtree for shared accommodation in Inner Sydney on 16 July 2012, only seven (7) were charging rents below $126 per week. A further eight (8) were charging rents between $126 and $150.121
An opportunistic sampling of room vacant notices posted in the grounds of US in July 2012 showed the following:

- $240 for a fully furnished single room in a two bedroom ‘modern townhouse’
- $220 for a ‘double room with private balcony in a two bedroom apartment’
- $185 for a furnished single room
- $150 for a room in a terrace house
- $825 for a three bedroom house ‘suitable for 4–5 students’.122

Tenant advice services also report that as the rental housing crisis deepens, students are being subjected to unscrupulous and at times illegal practices by landlords and agents. Two common examples are:

- ‘Bond harvesting’ — Here, students pay the required bond to secure their accommodation. In a short space of time and prior to the end of the time period set out in the lease, landlords create spurious reasons to evict students and refuse to release their bonds. Students are highly unlikely to put in the time and effort to take the matter to the Consumer, Trader and Tenancy Tribunal to recover the money.

- Head leasing — Here, the landlord or agent has someone who takes out the lease on a property. The property is then advertised as a share house. Students apply to share and are encouraged not to put their names on the lease as co-tenants or to sign any other leasing agreement, and are charged a bond. Their bond is not lodged with NSW Fair Trading as they are not leaseholders. This leaves them prey again to bond harvesting. It also means that the students cannot apply for CRA as they would have to show proof of their tenancy.123

Regional and participants in this study said that students in their position are often naive about the legalities of renting and so are prey to these practices.

**University off-campus housing lists**

All the universities covered in this report have accommodation/housing listings for accommodation off-campus.124 These sites also are reported by student housing support workers and members of student representative councils interviewed for this study as the main way students search for accommodation. Regional and remote students participating in this present study also confirmed that they used these sites to find accommodation before moving to Sydney.

They are operated solely as listing services, that is, the university takes no responsibility for the accuracy of the information posted nor for the quality of the accommodation. They will only look into a listing if there are significant complaints. The sites are free to those who want to list accommodation available. Some university sites have open access others
require students to register or key in a student identification number to access the
information.

Rents posted on the sites are similar in range to those posted on general accommodation
sites like Gumtree, and there is often cross-posting.

**Tenancy agreements in university provided accommodation and off-campus private
student targeted accommodation**

The *Residential Tenancies Act 2010* governs tenancy agreements in NSW. However,
accommodation provided by universities is exempt from the Act, as stated in section 20:

20 Residential colleges and halls of residence in educational institutions

(1) Residential premises used, or intended for use, principally as a residential
college or hall of residence for students of an educational institution are
exempted from the operation of the Act if:

(a) they are located within the institution, or
(b) they are owned by the institution, or
(c) they are provided for that use by a person or body that provides the
premises under a written agreement with the institution to provide
accommodation to students of the institution.

(2) Despite subclause (1), any part of residential premises referred to in that
subclause is not exempt from the operation of the Act if:

(a) the landlord and tenant agree in writing that the part of the residential
premises is to be subject to the Act, or

(b) allocations for the part of the residential premises have been applied for, or
provided, under the *National Rental Affordability Scheme Act 2008* of the
Commonwealth.

(3) Subclause (2) (b) ceases to apply to a part of residential premises for which an
application for allocations has been made if the application is withdrawn or is
unsuccessful.

(4) In this clause:

educational institution means premises used for education, being:

(a) a school, or

(b) a tertiary institution that provides formal education and is constituted by or
under an Act.125

A sample of the tenancy agreements for university-provided non-residential college
accommodation of the kind discussed at 6.4 shows that students are being asked to enter
agreements which have clauses that arguably treat them less equitably than other tenants
in the private sector. For example:

- Booking/acceptance fees — Paying a booking/acceptance fee when accepting an
offer of accommodation which is refunded if the student does not take up the offer
and does not attend the university, but where a student does attend the university
and does not occupy the room will be forfeited in whole or part until the room is occupied. 

- **Break licence fees** — Charges for early breaking of a license which can include having to pay rent until a new occupant is found either by the student or the university housing unit, as well as paying an additional 'break licence fee' or paying two weeks rental regardless of whether a new occupant for the room is found.

- **Restrictions on the number of people who can gather in a student's room at any one time** — For example, social gatherings of up to 8 guests are allowable, but gatherings of 9 guests or more must be held in the common areas of that Student Residence, and social gatherings of 20 guests or more require approval from the university housing unit.

- **Limitations on the number of overnight guests** — For example, a student is permitted to have only one overnight guest per visit and a total of overnight visits only on 10 nights per semester or not allowing any overnight guests at all without permission of the Manager of the residence.

- **The imposition of dress or behaviour standards.** — For example, having to be 'adequately clothed when on the common property' without any guide as to what constitutes adequacy, or occupiers must not walk between apartments with open alcoholic drinks.

- **Relocation costs** — Relocating the student for any reason including construction, maintenance, interpersonal conflict or disruptive behaviour with the student being responsible for any costs the student incurs through relocation.

- **Withholding conferral of a degree until arrears or any other amount under the license is fully paid.**

These agreements currently do not have to be registered with the Office of Fair Trading in NSW.

The same situation applies to accommodation such as that provided by UniLodge or Campus Living. License to occupy have clauses that are offer less protection than leases under the Residential Tenancies Act. For example:

- A lodger has to give UniLodge immediate notice of any infectious disease in the apartment, and if required by UniLodge must fumigate and disinfect the apartment at their own cost. 'Infectious diseases' remain undefined.

- In all of the UniLodge licences, the lodger is given just two rights: to occupy the room under the licence conditions, and to join the UniLodge Student Committee. In contrast the Standard Form Residential Tenancy Agreement provided by the NSW Office of Fair Trading better balances the rights and obligations of both landlords and tenants.

- Under the residential agreement for Sydney University Village, the owner at their absolute discretion may move a student from their room at any time ‘to avoid difficulties between residents of the Village’ or ‘to ensure the good order of the Village’. No appeal process for such a decision is identified.
• The residential agreement for Sydney University Village also gives ‘the Owner, the Operator or any person authorised by the Owner (Authorised Person)’ to ‘record and reproduce on film, tape and by any other means’ the tenant while they are ‘observing or participating in any activity in the Village or at an place outside the Village’ (emphasis added) and to use this for any ‘promotional and editorial relating to the Authorised Person’s student accommodation business’ including ‘without limitation, on any website or social marketing site’. The ‘Authorised Person’ holds all the rights and copyright in this material.140

In 2005, J Jericho, a Sydney University student who lives in student accommodation on land owned by the university, but currently leased to Carillon Avenue Pty Ltd, who operate Sydney University Village, sought to assert any rights he had under the Residential Tenancies Act 1987 through a case before the Consumer Trader and Tenancy Tribunal.141 The Tribunal decided it had ‘no jurisdiction to deal with this application under the Residential Tenancies Act 1987, because the applicant is not a tenant, and because the premises in which the applicant resides are part of an educational institution’. The grounds for deciding this were that the linkages between Sydney University and SUV extended to:

• ‘Physical co-location
• Ownership
• A mingling of board members
• Cross-shareholding
• Contractual requirements that the accommodation required be suitable for students of the university and, in the normal course of events, reserved for such students
• Contractual requirements regarding standards to be met by students
• Detailed and extensive obligations on the landlord and the student residents clearly putting the landlord, to some degree, in loco parentis, and clearly treating the residents, as might be expected of at least some of the student body fresh from high school, as in need of detailed, almost obsessive, guidance and monitoring
• A tenancy agreement which requires that residents be students at the university
• Free connection to the university intranet
• The fact, not to be put lightly, that the population of SUV must be and is composed of Sydney University students, and that there are about 600 of them. Their representative bodies deal with the managers of the SUV.’

The tribunal concluded that:

‘The SUV is a complex partially owned by the university for the purpose of housing its students in an environment designed to inculcate in them an observance of the values held to be important by the university and that will support them in their role as students. It is subject to complex and sophisticated provisions and procedures
designed to bring these aims into effect. It is governed in part by university personnel and it is obliged to give effect to the views of the university. ‘SUV exists on land owned by the university. In the course of providing accommodation, it provides a network of supportive and regulatory mechanisms devised to facilitate student life. ‘A flat in which a Sydney University student resides owned by an independent private landlord is not a part of an educational institution. At the other end of the scale, student housing located on campus and directly owned by the university and directly governed by university officers clearly is. ‘SUV is clearly much closer on the spectrum to the latter example. ‘SUV is part of an educational institution.’

The application was dismissed.

It was beyond the scope and resources of this study to investigate the ‘linkages’ of other private providers of student targeted housing, and the universities on whose land they are established or with whom they have management arrangements for housing students that are also exempt from the operation of the Residential Tenancies Act.

5.7 Marginal housing

Marginal housing includes:

- Boarding houses (sometimes called “rooming houses”) in which residents rent a room (or sometimes share a room) and share facilities such as bathrooms and kitchens with other residents.
- Supported accommodation (referred to by different names in different places) which could be described in general terms as accommodation for people with disabilities, physically resembling boarding houses but in which the residents are also provided with meals and possibly some basic level of personal support.
- Student housing, particularly housing at the bottom end of the student market, where students (particularly international students) share commercial-type boarding arrangements.
- Caravan parks where residents could either rent a site for a caravan or mobile home they own themselves, or rent both van and site from the owner.
- Other comparable types of housing such as rooms in hotels, private boarding arrangements and multi-tenanted houses.\(^\text{142}\)

National Shelter’s policy paper on this housing identified three trends across the sector:

- An overall decline of the private-sector supply of boarding houses
- The transformation of suburban houses into illegal boarding houses, often with international students, migrant workers and other low-income residents living in substandard and overcrowded conditions.
The movement of private-sector boarding houses and caravan parks 'up market', towards providing affordable housing for rent or purchase by people on moderate incomes (such 'new generation boarding houses' which target low- to moderate-income workers and students in gentrifying urban areas in New South Wales.\textsuperscript{143}

In July 2012 the NSW State Government released an Exposure Draft Boarding Houses Bill. Significantly for this study the draft Bill contains the provisions that would address issues raised by student housing advisers, tenant organisations and regional and remote student participants in this study. These provisions are:

- The establishment of a boarding houses registration system that:
  a. requires all boarding houses that meet the definition of 'registrable boarding house' to register;
  b. provides basic information about boarding houses in NSW;
  c. provides principles-based occupancy rights to govern the relationship between residents and boarding house proprietors, including allowing for a standard occupancy agreement.
- Amendment to the Local Government (General) Regulation 2005, so that the accommodation standards set out in Part 1, Schedule 2 of the Regulation which currently only apply to larger boarding houses, apply to all registrable boarding houses.
- Empowering authorised service providers and advocates to enter licensed boarding houses, without consent or warrant, for the purpose of determining whether a resident wishes to access support, legal or advocacy services.
- Increased penalties for non-compliance.
- A requirement that licensees and staff employed in licensed boarding houses be subject to periodic criminal record checks (as well as checks prior to employment or the provision of a licence), to allow for the identification and management of any potential risks to the safety, welfare and wellbeing of residents.\textsuperscript{144}

However, educational bodies providing accommodation for students are exempted from the draft Bill.\textsuperscript{145}

5.8 National Rental Affordability Scheme

The National Rental Affordability Scheme is an Australian Government initiative to stimulate the supply of 50,000 new affordable rental dwellings.\textsuperscript{146} The scheme was established under the National Rental Affordability Scheme Act 2008, the National Rental Affordability Scheme (Consequential Amendments) Act 2008 and the National Rental Affordability Scheme Regulations.
The National Rental Affordability Scheme aims to:

- increase the supply of affordable rental dwellings;
- reduce rental costs for low to moderate income households; and
- encourage large scale investment and innovative delivery of affordable housing.

The scheme offers annual Incentives for ten years. The two key elements of the Incentive are:

- A Commonwealth Government incentive, currently of $7,486 per dwelling per year as a refundable tax offset or payment; and
- A state or territory government incentive, currently of $2,495 per dwelling per year in direct or in kind financial support.

To be eligible for these incentives, dwellings must be rented to eligible low and moderate income households at a rate that is at least 20 percent below the prevailing market rate.

NRAS is providing an impetus to universities to increase their supply of affordable student accommodation. However, as at June 2012 no university in Sydney had been allocated any dwellings.

### Table 13. NRAS incentives for universities as at Round 4 April 2012

<table>
<thead>
<tr>
<th>University</th>
<th>Incentives allocated</th>
<th>Incentives reserved</th>
<th>Total incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian National University (ACT)</td>
<td>947</td>
<td>75</td>
<td>1,022</td>
</tr>
<tr>
<td>University of Canberra (ACT)</td>
<td>174</td>
<td>826</td>
<td>1,000</td>
</tr>
<tr>
<td>Charles Darwin University (NT)</td>
<td>0</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>University of Tasmania</td>
<td>0</td>
<td>770</td>
<td>770</td>
</tr>
<tr>
<td>Monash University (Vic)</td>
<td>600</td>
<td>0</td>
<td>600</td>
</tr>
<tr>
<td>UWA Accommodation Services Pty Ltd</td>
<td>9</td>
<td>991</td>
<td>1,000</td>
</tr>
</tbody>
</table>

Private developers, on the other hand, are taking up the opportunity. Frasers Property Australia and its joint venture partner Sekisui House announced in July 2012 that they have been successful in getting incentives for 828 student dwellings as part of their Central Park development at Broadway in Sydney, directly opposite the main UTS building.
Not surprisingly the National Rental Affordability Scheme too is now producing a consultant industry.149

Real estate agents are also spruiking apartments for sale as having National Rental Affordability Scheme investment potential. In July 2010 McKenzie Bond posted this an advertisement on-line:

**DELUX NRAS INVESTMENT APARTMENT**
For investment purposes only — part of the Federal Governments NRAS scheme.

Just metres from the Wollongong CBD, this premiere 8th floor apartment is an outstanding investment proposition ready to make you money from day one. Its rental yields and potential growth are strong:

- Capital growth: 7.95% (historical)
- Positive weekly cash flow
- Gross yield of 4.54% 150

Though not specifically identified as having potential for student housing, given its location close to the University of Wollongong it is the kind of accommodation that at the right rental, in this case an affordable one, would be attractive to students.

The Aboriginal Housing Company Ltd, a not-for-profit community housing organisation in Redfern, NSW currently has a Development Application before the NSW State Government to construct a 154-bed student housing facility of which a percentage will be reserved for ATSI students but the rest will be available for any students. They have been allocated 62 beds under NRAS within this project.151

As identified earlier, any university accommodation funded under NRAS will come under the Residential Tenancies Act.

5.9 Social housing in NSW

Social housing is affordable rental housing targeted to low-income households and provided on a ‘long-term’ basis (generally for as long as the household continues to need it). Social housing includes public housing, some forms of community housing, Aboriginal rental housing, and some seniors housing. It is provided under the National Affordable Housing Agreement (NAHA). The NAHA is the overarching agreement between Australian, State and Territory governments for providing assistance to improve housing outcomes for Australian people.152
In 2010–2011 the net recurrent expenditure on social housing in New South Wales was $2,066.9 million.\(^{153}\)

The income eligibility for social housing provided by Housing NSW is based on the gross income of the household. Household income means the total gross (before tax) income of all people included in the application for social housing who are aged 18 years or over. This includes, for example:

- Wages
- Pensions or benefits (however, neither YA nor CRA are assessable income for the purposes of accessing social housing)
- Most government allowances
- Interest on investments
- Child support and maintenance payments.

As at June 2012, the eligible income for a single adult was $500 per week.

Students generally are not seen to fall specifically within the client group for social housing though their affordability issues places them within eligibility. Only 144 newly housed households in NSW social housing show the main tenant as in receipt of Youth Allowance for 2011/2012.\(^{154}\)

This may be a reflection of some of the factors that impinge on the types of housing students want as discussed in 6.1 of this report. The housing careers of students, episodic cyclical demand, vacancy levels during holiday periods (particularly for regional and remote students who return to their family during these times) may be seen as too difficult to accommodate within the majority of social housing.

Stucco is a successful affordable student housing model that questions these assumptions. Stucco is a cooperative that houses a total of 38 people in 8 self-contained units. There are six 5-bedroom terraces and two 4-bedroom flats, in a purpose-renovation of a factory in Chippendale, a suburb adjacent to US. Each unit has a kitchen, phone and bathrooms. There is a common courtyard, laundry and large lounge/study/meeting room. Rent in 2012 was $73 per week. Stucco pays the gas bill, but each unit is individually billed for their electricity and phone usage.\(^{155}\) Three of the participants in this study were regional and remote students living at Stucco.

I wanted to come to uni in Sydney to get out of Wollongong. It’s a bit – limited (laughs). I was going to stay with my grandmother until I got enough together to rent a place, but she injured herself. Just by chance, my aunt passed by Stucco when they were doing some information day. She sent me the information, I applied and got in. It’s great. Most students stay for a short period till they move into a share house. I’ve been here two and a half years – I’m one of the grandparents! Each house sets its own rules about how to live together, and that’s great. The process of getting a room is very thorough, a series of interviews and you have to commit yourself to
Margot

I left home as soon as I could after the HSC — things were pretty bad for me at home. I couch surfed with some friends in Sydney and then was basically homeless. I got accepted to Sydney University. Just by chance the parent of a friend I was staying with saw something about STUCCO — that they had a unit where someone who was homeless could stay for a few weeks while they looked for other accommodation. I got in and then a place came up here and I moved into it. I was lucky to find this place and I’m really happy to have good accommodation in a really supportive environment. I get Youth Allowance, and the low rent here means I can afford to live off that if I am careful. I haven’t got work yet but I want to so I can maybe save a little as well.

Angela

Also of note is the Settlement — a not-for-profit community organisation providing a range of programs in Darlington, a suburb located adjacent to and encompassing parts of the campus of the University of Sydney. It has a small number of apartment and terrace properties in the suburb which are managed as social housing by Bridge Housing, community housing provider in Sydney. The Board of the Settlement is considering targeting a small number of these for low SES regional and remote students.156

In its 2012-2013 Budget Statement the AAH proposed that the NAHA needs to include both an operating subsidy to maintain existing social housing and an Affordable Housing Growth Fund, to increase the supply of affordable housing options.157

5.10 Housing for regional and remote students attending regional universities

This study did not consider the housing issues faced by regional and remote students attending regional universities, nor that of urban students who live away from home attending regional universities. However, this report would be incomplete without acknowledging that these students are also increasingly faced with housing issues.

Lewis et al (2007) carried out a study of students attending the Bendigo campus of La Trobe University in Victoria. Fifty six percent of students attending had relocated to Bendigo to attend La Trobe University. They found that access to housing was one of the main issues facing students. There was a private rental vacancy rate of less than 2% which was lower than that in Melbourne and other regional areas in Victoria; rents were high; and demand always exceeded the supply of on-campus accommodation.158
Mathers (2010) cites the Deputy Vice-Chancellor (Services) Professor Sue Gould of the University of Newcastle as saying the university was willing to invest large sums because it considered providing accommodation to be core business — as living on campus was a necessity for many students from country NSW or interstate. The University is undertaking a program for construction of new beds and refurbishment of existing rooms over the next five years.¹⁵⁹

In 2013, the University of Wollongong is continuing to expand its student accommodation, adding 360 beds which it says ‘will help to address some of the student housing shortage needs in the Illawarra region’. The accommodation will be owned and managed by the University of Wollongong.¹⁶⁰

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**Key finding 8**
The student housing market has developed a range of housing types that can meet the needs of students for independence, support them in moving through their housing career, and address issues of location, and episodic/cyclical demand.

**Key finding 9**
The majority of students, including regional and remote students, are in housing stress, that is they pay more than 30% of their income in housing.

**Key finding 10**
University-provided accommodation and student accommodation developed by private developers in association with universities are exempt from the *Residential Tenancies Act 2010*. Students in these forms of housing have less protection than tenants covered by the Act.

**Key finding 11**
Using the Wulff et al 2011 level of affordable rent for a Quintile 1 household of no more than $126 per week, the overwhelming majority of housing available to students in Sydney across all housing types except marginal housing is unaffordable to most students.

**Key finding 12**
University housing services produce internet listings of off-campus accommodation that are accessed by remote and regional students. However, universities take no responsibility for verifying the accuracy of the information listed. This places a burden on students from regional and remote areas who cannot physically inspect premises before entering into rental agreements.
Key finding 13
The National Rental Affordability Scheme offers an opportunity to increase the stock of affordable housing for students who have to live away from home to pursue higher education, but no university in Sydney has so far been allocated incentives under the scheme.

Key finding 14
Social housing provides an affordable housing option for students who have to live away from home to pursue higher education, but access for students is limited.

Key finding 15
Students on low incomes attending regional universities face the same affordability issues as those faced by students attending universities in Sydney.
Conclusion

This study shows clearly the link between income, housing affordability and the participation of regional and remote students in higher education. Further, the study shows that the challenges facing regional and remote students on low incomes seeking affordable housing in Sydney are also experienced by other students. The lack of affordable and well-located housing stock has a clear impact on their access to education.

To date, Australian Government initiatives at redressing the historical under-representation of students from low SES have been aimed either addressing their perceptions and aspirations, strengthening the links between secondary education and higher education, and reforming the systems of income support.

This study shows that there is a third area in which the Australian Government and State Governments can assist in redressing inequity, and that is through providing affordable housing for students who live away from home.

But this study has been hampered by the lack of current information on student housing needs. Senator Stephen Conroy in responding to the question put to him by Senator Scott Ludlam in regard to student accommodation and NRAS made a worrying admission.

A number of agencies are involved in assessing the appropriateness of housing across the spectrum of tenure options, including the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and DSEWPaC (The Department of Sustainability, Environment, Water, Population and Communities). For example, DSEWPaC supports the National Housing Supply Council to prepare the annual State of Supply Report. DSEWPaC and DEEWWR do not collect data on current housing needs for students. Demand for student housing may be monitored either by universities or by the private sector, often in collaboration with tertiary education providers.¹⁶¹

The situation is worse for regional and remote students, with much of the data that is there not being disaggregated in ways that can signal their particular needs. While the signals to Governments from the burgeoning international student market have been clear for the last decade, regional and remote students are, as one of the informants to this study put it, ‘under the radar’.

Key finding 16

Achieving the Australian Government’s aim of increasing the participation of regional and remote students in higher education will not be achieved unless changes in the system of income support for students are matched by increases in the provision of affordable and well-located housing for students.
Key finding 17
Developing effective responses to the housing needs of higher education students living away from home depends on regularly monitoring the demand, the availability of the range of housing types needed and the affordability of what is available.
Acronyms used in the text

CRA  Commonwealth Rental Allowance
CTTT  Consumer, Trader and Tenancy Tribunal
HECS  Higher Education Contribution Scheme
NAHA  National Affordable Housing Agreement
NHSC  National Housing Supply Council
NSW  New South Wales
NRAS  National Rental Affordability Scheme
RAHE  Review of Australian Higher Education
REIA  Real Estate Institute of Australia
RTA  *Residential Tenancies Act*
SES  Socioeconomic Status
UNSW  University of Western Sydney
US  University of Sydney
UTS  University of Technology Sydney
UWS  University of Western Sydney
YA  Youth Allowance
Appendix 1. Rents for university provided accommodation (non-residential college) as at July 2012

**Macquarie University**

<table>
<thead>
<tr>
<th>Location</th>
<th>Type of Room</th>
<th>Full Year Rate</th>
<th>6 Months Rate</th>
<th>Short Stay Rate</th>
<th>Distance from University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balaclava Apartments</td>
<td>Single Room</td>
<td>$220 - $240</td>
<td>$230 - $240</td>
<td>$250</td>
<td>5-10 Minutes Walk</td>
</tr>
<tr>
<td></td>
<td>Twin/Share Room</td>
<td>$140</td>
<td>$150</td>
<td>$190</td>
<td></td>
</tr>
<tr>
<td>Macquarie Parklands</td>
<td>Single Room</td>
<td>$190</td>
<td>$200</td>
<td>$250</td>
<td>5-10 Minutes Walk</td>
</tr>
<tr>
<td></td>
<td>Twin / Share Room</td>
<td>$140</td>
<td>$150</td>
<td>$190</td>
<td></td>
</tr>
<tr>
<td>Harinag Road Apartments</td>
<td>Single Room</td>
<td>$190 - $199</td>
<td>$190 - $200</td>
<td>$250</td>
<td>5-10 Minutes Walk</td>
</tr>
<tr>
<td></td>
<td>Twin / Share Room</td>
<td>$140</td>
<td>$150</td>
<td>$190</td>
<td></td>
</tr>
<tr>
<td>Off-campus Apartments</td>
<td>Single Room</td>
<td>$190</td>
<td>$220-$240</td>
<td>$250</td>
<td>10-30 Minutes Walk</td>
</tr>
<tr>
<td></td>
<td>Twin / Share Room</td>
<td>$130</td>
<td>$140-$170</td>
<td>$190</td>
<td></td>
</tr>
<tr>
<td>Macquarie University Village</td>
<td>1 Bedroom (East)</td>
<td>$343</td>
<td>N/A</td>
<td>N/A</td>
<td>10-15 Minutes Walk</td>
</tr>
<tr>
<td></td>
<td>1 Bedroom (West)</td>
<td>$353</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2 Bedroom (West)</td>
<td>$290</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 Bedroom (East)</td>
<td>$223</td>
<td>$250</td>
<td>$279</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 Bedroom (West)</td>
<td>$234</td>
<td>$251</td>
<td>$281</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 Bedroom NEW (West) 6 residents</td>
<td>$228</td>
<td>$255</td>
<td>$275</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 Bedroom (West) Twin/Doubleroom</td>
<td>$192</td>
<td>$199</td>
<td>$209</td>
<td></td>
</tr>
</tbody>
</table>
### 2012 Rent Schedule: Barker, Mulwarree and 46 High Street Apartments

<table>
<thead>
<tr>
<th>Location</th>
<th>Units Description</th>
<th>Rent per Unit per Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mulwarree Apartments</td>
<td>5 bedroom units</td>
<td>$183 per room per week</td>
</tr>
<tr>
<td>Barker Apartments</td>
<td>5 bedroom units</td>
<td>$205 per room per week</td>
</tr>
<tr>
<td></td>
<td>3 bedroom unit</td>
<td>$211 per room per week</td>
</tr>
<tr>
<td></td>
<td>2 bedroom units small</td>
<td>$434 per unit per week</td>
</tr>
<tr>
<td></td>
<td>2 bedroom units large</td>
<td>$476 per unit per week</td>
</tr>
<tr>
<td></td>
<td>Bedsits (couples only)</td>
<td>$305 per week</td>
</tr>
<tr>
<td>46 High Street Apartments</td>
<td>2 bedroom units</td>
<td>$434 per unit per week</td>
</tr>
<tr>
<td></td>
<td>1 bedroom units</td>
<td>$324 per unit per week</td>
</tr>
</tbody>
</table>
University of Sydney

ACCOMMODATION RATES AND CHARGES

2012 Tariffs

Terraced housing*
Forest Ledges and Darlington Campus
Mixed gender households
- Twin Share - Standard - $145 pw
- Single - Standard - $176 pw
- Single - Standard - $192 pw
- Large - Standard - $266 pw
- Balcony - Standard - $209 pw
- Extra Large - Standard - $225 pw

Darlington House*
Darlington Campus
Same gender households
- Large Room - $220 pw
- Medium Room - $219 pw

Low cost housing*
Forest Ledges and Darlington Campus
(Available to Centrelink Benefit recipients only)
- Studio House (Studio) Room - $99 pw
- Studio House Twin Share Room - $79 pw
- Terraced Housing Single Room - $99 pw
- Terraced Housing Twin Share Room - $78 pw

Fees
All accommodation requires payment of:
- Non-refundable acceptance fee of $200 (including GST)
- and if applicable Break Licence Fee of $300
- Room deposit of $500 or $400 for Low cost housing

University of Technology Sydney

<table>
<thead>
<tr>
<th>Apartment type</th>
<th>Weekly rate</th>
<th>Total for contract between 24 January 2012 - 17 July 2012</th>
<th>Total for contract between 24 January 2012 - 21 January 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio Apartment</td>
<td>$340</td>
<td>$8,840</td>
<td>$17,680</td>
</tr>
<tr>
<td>Share</td>
<td>$272</td>
<td>$7,072</td>
<td>$14,144</td>
</tr>
<tr>
<td>Garden</td>
<td>$170</td>
<td>$4,420</td>
<td>$8,840</td>
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<tr>
<td>Apartment type</td>
<td>*Weekly rate</td>
<td>Total for contract between 24 January 2012 - 17 July 2012</td>
<td>Total for contract between 24 January 2012 - 21 January 2013</td>
</tr>
<tr>
<td>------------------</td>
<td>--------------</td>
<td>------------------------------------------------------------</td>
<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>4 Bedroom (See Note 2)</td>
<td>$214</td>
<td>$5,564</td>
<td>$11,128</td>
</tr>
<tr>
<td>4 Bedroom (See Note 2)</td>
<td>$214</td>
<td>$5,564</td>
<td>$11,128</td>
</tr>
<tr>
<td>6 Bedroom</td>
<td>$206</td>
<td>$5,356</td>
<td>$10,712</td>
</tr>
<tr>
<td>7 Bedroom</td>
<td>$196</td>
<td>$5,096</td>
<td>$10,192</td>
</tr>
<tr>
<td>Studio Apartment</td>
<td>$266</td>
<td>$6,916</td>
<td>$13,032</td>
</tr>
<tr>
<td>3 Bedroom (See Note 2)</td>
<td>$228</td>
<td>$5,928</td>
<td>$11,856</td>
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</table>

<table>
<thead>
<tr>
<th>Apartment type</th>
<th>*Weekly rate</th>
<th>Total for contract between 24 January 2012 - 17 July 2012</th>
<th>Total for contract between 24 January 2012 - 21 January 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio Apartment</td>
<td>$298</td>
<td>$7,748</td>
<td>$15,496</td>
</tr>
<tr>
<td>6 Bedroom</td>
<td>$215</td>
<td>$5,590</td>
<td>$11,180</td>
</tr>
<tr>
<td>7 Bedroom (See Note 2)</td>
<td>$206</td>
<td>$5,408</td>
<td>$10,816</td>
</tr>
<tr>
<td>Twin share (See Note 3)</td>
<td>$188</td>
<td>$4,108</td>
<td>$8,216</td>
</tr>
<tr>
<td>Car Space</td>
<td>$55</td>
<td>$1,430</td>
<td>$2,860</td>
</tr>
<tr>
<td>Motorcycle Space</td>
<td>$22</td>
<td>$572</td>
<td>$1,144</td>
</tr>
<tr>
<td>Apartment type</td>
<td>*Weekly rate</td>
<td>Total for contract between 24 January 2012 - 17 July 2012</td>
<td>Total for contract between 24 January 2012 - 21 January 2013</td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------</td>
<td>----------------------------------------------------------</td>
<td>------------------------------------------------------------</td>
</tr>
<tr>
<td>Studio Apartment</td>
<td>$308</td>
<td>$8,008</td>
<td>$16,016</td>
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<tr>
<td>2 Bedroom</td>
<td>$278</td>
<td>$7,228</td>
<td>$14,456</td>
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<tr>
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<td>$266</td>
<td>$6,916</td>
<td>$13,832</td>
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<tr>
<td>4 Bedroom</td>
<td>$228</td>
<td>$5,928</td>
<td>$11,850</td>
</tr>
<tr>
<td>6 Bedroom</td>
<td>$220</td>
<td>$5,720</td>
<td>$11,440</td>
</tr>
<tr>
<td>7 Bedroom (See Note 2)</td>
<td>$215</td>
<td>$5,590</td>
<td>$11,180</td>
</tr>
<tr>
<td>8 Bedroom (See Note 2)</td>
<td>$208</td>
<td>$5,408</td>
<td>$10,816</td>
</tr>
<tr>
<td>9 Bedroom (See Note 2)</td>
<td>$198</td>
<td>$5,148</td>
<td>$10,296</td>
</tr>
<tr>
<td>Car Space</td>
<td>$55</td>
<td>$1,430</td>
<td>$2,860</td>
</tr>
<tr>
<td>Motorcycle Space</td>
<td>$22</td>
<td>$572</td>
<td>$1,144</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Apartment type</th>
<th>*Weekly rate</th>
<th>Total for contract between 24 January 2012 - 17 July 2012</th>
<th>Total for contract between 24 January 2012 - 21 January 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Studio Apartment</td>
<td>$330</td>
<td>$6,580</td>
<td>$17,160</td>
</tr>
<tr>
<td>Medium Studio Apartment</td>
<td>$320</td>
<td>$6,320</td>
<td>$16,640</td>
</tr>
<tr>
<td>Studio Apartment</td>
<td>$308</td>
<td>$6,008</td>
<td>$16,016</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>$290</td>
<td>$7,540</td>
<td>$15,080</td>
</tr>
<tr>
<td>6 Bedroom</td>
<td>$240</td>
<td>$6,240</td>
<td>$12,480</td>
</tr>
</tbody>
</table>
Notes

3 Ibid pp. 2 - 3.
4 Ibid p. 55
6 Universities Australia (UA) 'Participation and Equity: A review of participation in higher education of people from low income socioeconomic backgrounds and Indigenous people' 2008, Table 4.1 p.23
8 Ibid
9 Ibid
10 http://myuniversity.gov.au/ viewed on 4th April, 2012. The percentage of regional / remote students is derived from the number of students in regional/remote areas as a percentage of all domestic students. The students’ postcode of permanent home residence is mapped to regional/remote categories using the Ministerial Council of Tertiary Education and Employment (MCTEE) (formerly MCEETYA) classification.
15 HECS-HELP is a loan program to help eligible Commonwealth supported students to pay their student contribution amounts. Before 2005, this was known as ‘HECS’ See http://studyassist.gov.au/sites/studyassist/helppayingmyfees/hecshelp/pages/hecshelp-welcome#WhatIsHECSHELP. HECS means the Higher Education Contribution Scheme, established in 1989. All universities charge fees for enrolment. The Australian Government pays part of this fee and the student pays the rest either up front or repays the debt through tax when the student’s income reaches a certain level. From 2007, HECS places became known as Commonwealth supported places (CSP). The HECS debt became a pre-2005 debt, while HECS-HELP referred to a post-2005 debt. HECS-HELP (formerly HECS) maintains the same principles as HECS. If a student receives a HECS-HELP loan, the Commonwealth government pays the loan amount directly to the higher education provider on behalf of the student.

18 RAHE p.47

19 RAHE 2008 p. xvi

20 The Australian Senate Rural and Regional Affairs and Transport References Committee ‘Rural and Regional access to Secondary and Tertiary Education Opportunities’ December 2009 p. 51

21 Australian Senate 2009 pp 4-5

22 Richard James, Gabrielle Baldwin ‘Which University? The factors influencing the choices of prospective undergraduates’ Department of Education, Training and Youth Affairs, 1999, (1) p.17

23 Adapted from Table 7.3 ibid p.44

24 UA 2008 Table 4.8 p.38. The Higher Education Statistics Collection defines the rate of retention as the proportion of students who are retained in a course from the commencement of one academic year to the next (excluding completions).


26 Long et al 2006, pp47-48

27 Email to Paul van Reyk 26 April 2012. The author would like her name withheld for privacy reasons


30 David D Curtis, Peter Mlotkowski and Marilyn Lumsden ‘Bridging the gap: who takes a gap year and why?’ National Centre for Vocational Education Research, Commonwealth Government 2012 pp.25-26

31 Curtis et al 2012 p.31

32 RAHE 2008 p. ix


37 Ibid p.10


39 James et al 2006 p.14

40 James et al 2006, Table 3.1, p.11

41 James et al Table 3.2 p.12
42 RAHE p.47
43 Ibid
44 Godden 2007 p.11
47 Ibid p.36
52 James et al 2006 p.14
53 Unpublished data from the Department of Families, Housing, Community Services and Indigenous Affairs, from Steering Committee for the Review of Government Service Provision, ‘Report on government services 2012’, volume 2, January 2012, chapter 16, table 16A.66. The data refers to ‘income units’, which are defined as a single person or a couple, with or without dependents (p. 16.59).
56 RAHE pp.56-57
57 Australian Government 2009 p.36
58 Ibid p.37
59 Dow 2012 p. xi
60 Senator Chris Evans 2011
61 Sophie Cousins ‘Sydney’s student accommodation crisis’, Around the House, no 82, September 2010, pp. 15-16

62 Krause et al 2005 p. 46

63 Ibid p.47

64 Ibid p.31


66 Long 2006 p.36

67 ‘Re: Shelter research’ Annette Riley, Student Participation Advisor, Office of the Director, Student Life and Learning
Student Development - Participation and Engagement, The University of New South Wales email to Paul van Reyk 5 June 2012

68 James et al 2007 p.23

69 RAHE p.47

70 Terry Burke, Sarah Pinkney, Scott Ewing Burke ‘Rent assistance and young people’s decision-making’ AHURI Final Report No. 6, January 2002, p. 1


72 Burke et al 2002 p.2


74 Student Accommodation Study, MacroPlan Australia, 2006, p.5

75 Student Accommodation Study, MacroPlan Australia, 2006, pp 9-10

76 Burke et al 2002 p.19


80 Unpublished data from the Department of Families, Housing, Community Services and Indigenous Affairs, from Steering Committee for the Review of Government Service Provision, ‘Report on government services 2012’, volume 2, January 2012, chapter 16, table 16A.66. The data refers to ‘income units’, which are defined as a single person or a couple, with or without dependents (p. 16.59).

81 Sophie Cousins p. 15
Maryann Wulff, Margaret Reynolds, Dharmalingam Arunachalam, Kath Hulse and Judith Yates ‘Australia’s private rental market: the supply of, and demand for, affordable dwellings’ Australian Housing and Urban Research Institute (AHURI) Final Report No. 168 2011 p.20

Ibid p.8

Ibid p.22

Sophie Cousins 2010 p. 16


Senate debates Thursday, 15 September 2011, Questions on Notice National Rental Affordability Scheme (Question No. 718) (Question No. 721), viewed 10 July 2012: http://www.openaustralia.org/senate/?id=2011-09-15.163.2

Tim Sealey, Assistant Director, Statistics and Data Analysis, UA, ‘University provided accommodation’, Email to Paul van Reyk 9 July 2012

Ibid

Burke et al 2000 p.2

Joanna Mather 2010


Joanna Mather 2010; Larry Schlesinger 2012.


Melissa de Silva ‘Universities can alleviate pressure on housing market’, Around the House, no 83, December 2010 pp.10-11


Joanna Mather 2010; Larry Schlesinger 2012. Not all the PPPs are successful however. Mather notes that a UTS PPP failed. “Both the banking and equity partners were just looking for too many restrictions and too big a return to offset the risk they perceived was in place,” Deputy Vice- Chancellor and Vice-President (Resources)
Patrick Woods said, “There was not enough liquidity in the market in general, and as such the university decided to move on its own.” UTS decided to use its own cash reserves to proceed with the construction.

103 See for example IBISWorld 'Student Housing Market in Australia Research Report' 2012 'IBISWorld's Student Housing Management market research report provides the latest industry statistics and industry trends, allowing you to identify the products and customers driving revenue growth and profitability. The industry report identifies the leading companies and offers strategic industry analysis of the key factors influencing the market.’ Cost $850 Viewed 7 June 2012: file:///C:/Users/Paul/Dropbox/Shelter/Student%20housing/Student%20Housing%20Management%20in%20Australia%20Market%20Research%20%20%20IBISWorld.htm

104 Mather 2010


107 Mather 2012


109 National Housing Supply Council (NHSC) State of Supply Report 2011, Department of Sustainability, Environment,

Water, Population and Communities p.133

110 Maryann Wulff et al 2011, Table 3, p. 15 (based on 2006 census data)

111 Chris Martin, Senior Policy Officer, Tenants Union of NSW in Sophie Cousins 2010, p. 15

112 National Housing Supply Council State of Supply Report 2011, (NHSC) Department of Sustainability, Environment,

Water, Population and Communities p.132

113 Ibid pp134-135


122 Collected by Paul van Reyk from noticeboards in the grounds of University of Sydney, 9 July 2012. These were the only advertisements to be found, an interesting confirmation of the growth in students accessing accommodation information from the internet.

123 Paul van Reyk, discussion with staff of Eastern Area Tenants Service (EATS) 2 May 2012


127 Ibid


129 Ibid

130 Ibid

131 University of Western Sydney (UWS) ‘Student Residence License’ 2011 p.2

132 ‘Sample Residential License Agreement’ University of New South Wales p.8 Sample privately supplied to the author of this report by a former 2010 tenant of a UNSW residence.

133 UTS 2012 p.5

134 UTS 2012 p.5

135 Ibid p.2

136 Ibid Clause 2.5.9

137 Ibid Clause 4


139 Sydney University Village Residential Agreement 2012 Clause 2.4(ii)

Under the radar — Shelter NSW and Yfoundations
Under the radar — Shelter NSW and Yfoundations

140 Sydney University Village Residential Agreement 2012 Clause 2.6


142 Jon Eastgate, Judith Hunter and Helen Wallace ‘Marginal Tenures – A National Picture. A policy paper on boarding houses, caravan parks and other marginal housing tenures.’ National Shelter, February 2011, p. 2. The Australian Bureau of Statistics (ABS) defines boarding house residency as a form of homelessness ("tertiary homelessness") on the basis that the housing is below acceptable community standards.

143 Jon Eastgate et al pp 17-18

144 Exposure Draft Boarding House Bill 2012 Position Paper, NSW Government, pp.4-5

145 Cl 5(3) (h) Draft Boarding Houses Bill 2012.

146 All information on NRAS is sourced from National Rental Affordability Scheme, Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) vied July 16 2012: http://www.fahcsia.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme


151 Lani Tuitavake, Manager, Aboriginal Housing Company in conversation with Paul van Reyk, 4 April 2012


153 Ibid p.16.6

154 Shan Shanmugamany, Manager Statistical Services, Housing Analysis & Research, Department of Family & Community Services - Housing NSW email to Katie Florance, Shelter NSW, 13 August 2012


157 AAH 2012 p.4


159 Mathers 2010

Senate debates, Thursday, 15 September 2011, Questions on Notice. National Rental Affordability Scheme
(Question No. 718) (Question No. 721) viewed 6 July 2012: http://www.openaustralia.org/senate/?id=2011-09-15.163.2


