



Briefing Papers

Rural Hardship Education Fund (RHEF)

The Isolated Children's Parents' Association of Australia, ICPA (Aust), is a voluntary, apolitical, national parent organisation working on behalf of our members for equity of access to appropriate education for children living outside of metropolitan areas.

ICPA (Aust) is calling on the Federal Government to introduce a Rural Hardship Education Fund (RHEF) addressing the grave concerns of the many families who struggle to afford to educate their children to ensure rural and remote students' education continues unchanged in times of drought and other rural hardship, including a personal crisis, whether students are boarding away from home, attending a local rural school/kindergarten or studying via distance education.

ICPA (Aust) believes a Rural Hardship Education Fund would assist families with the cost of education when the following occurs:

- natural disaster (i.e. drought, fire, flood)
- non-environmental economic factors (e.g. the Live Export Ban, Dairy Crisis)
- personal hardship such as an accident, injury or illness including prolonged terminal illness of a direct family member.

The need to assist rural families with educational costs in times of drought and rural hardship has been addressed in the past and remains as relevant now as it was previously. There is precedence for government assistance in previous droughts and times of rural hardship through the Assistance for Isolated Children (AIC) Scheme and other initiatives. In 2005, during a period of drought, there was a major increase in the AIC Basic Boarding Allowance. In the next drought, the Exceptional Circumstances Program, which no longer exists, added a supplementary payment to the AIC Additional Boarding Allowance, during the years 2008-2011 before reverting back in 2012. Budgetary Measures including Drought Assistance for Schools, were included in the 2009-2010 Budget to provide additional funding for rural schools located in areas of drought in recognition of the financial impact of years of drought on Australian families and school communities. In March 2019 an additional \$1000 per student supplementary payment was provided through AIC to students living in North Queensland flood affected areas, which families were extremely grateful to receive. However, there is currently no specific education assistance for rural students in existing drought packages.

Furthermore, when Distance Education is the only education option for families living remotely and a personal crisis directly affects the parent (who is frequently the Distance Education Tutor), the dependent school aged children stand to be disadvantaged due to the parent's incapacity to fulfil their normal duties within the schoolroom, resulting in the student/s falling behind in all areas of curriculum.



In 85% of geographically isolated distance education families, it is a parent who fulfils the role of the distance education tutor, a full-time, long-term commitment, yet as this role is not formally recognised as employment, there is no remuneration available. ICPA (Aust) understands that this lack of an employment classification also impacts on the ability of a family to use insurance to cover the parent who performs this role in lieu of acknowledged farm/off farm work. In a mainstream school setting, relief teachers would be sourced to cover classes if a teacher is unable to fulfil their duties and the education of children would remain unchanged, however in a distance education context where the tutor cannot fulfil their role, there is no one to replace them.

If assistance were available to temporarily hire suitable paid help for the schoolroom (Governess or Nanny) to assist with the day-to-day school demands of children studying in a distance education setting during an emergency, this would alleviate some of the difficulty in accessing education for these students at a time of crisis. Presently, costs associated with covering the education of their children during the time a parent must be away due to crisis, is borne solely by the family, on top of the existing financial pressure a hardship of this kind causes. It must also be noted that rural and remote families are also often paying boarding fees for children accessing secondary education, adding to the financial strain a hardship or personal crisis may cause. To compound this situation, families living in geographically isolated locations often do not have the support network of family or nearby neighbours in times of an emergency due to the vast distances between where they live and it is therefore often impossible for schooling to continue unchanged.

Due to the unique challenges faced by geographically isolated families in accessing education, some form of educational assistance program for times of rural hardship needs to exist on a permanent/long term basis so that critical time is not lost determining what type of educational assistance can be offered when a crisis occurs.

When natural and non-natural catastrophic events occur in urban areas, as terrible as these are, they do not affect a child's ability to attend school for the most part. Once the danger has passed and the clean-up completed, urban students continue to have a school available to them. This is not the case for many students living in rural and remote areas who do not have reasonable daily access to face-to-face appropriate schooling because of where they live. The ability of these geographically isolated children to attend school often depends on their family's capacity to pay a gap in cost to access their compulsory schooling. Measures should be put in place to ensure rural and remote students and their families are supported to maintain their schooling when events occur which decrease a rural family's ability to earn an income through no fault of their own.

Financial assistance to lessen the burden of educational costs must be established urgently for rural families battling to keep their children at school. This fund could be linked to the current Assistance for Isolated Children (AIC) Scheme. The Assistance for Isolated Children (AIC) Scheme is a group of Commonwealth payments for parents and carers of children who cannot attend a local government school because of geographical isolation, disability or special needs. Rural and remote families rely heavily on the AIC to help them address the extra cost of providing compulsory education for their children because of where they live. Approximately 14,000 students in total received the AIC across all of its categories in 2017. The number impacted by long-term drought/hardship and requiring additional assistance through a Rural Hardship Education Fund at any one time would most often be considerably less. An established fund would not need to assist the total number of identified rural/geographically



isolated students receiving AIC all at one time, but could be designed to offer relief to those in affected areas as situations arose.

ICPA (Aust) appreciates that the Farm Household Allowance (FHA) has been created to assist eligible families with household expenses and financial circumstances. Some rural families do not qualify for the Farm Household Allowance, despite the new eligibility criteria announced in August 2018 and further announcements in September 2019. A person must be a farmer or the partner of a farmer to apply for the Farm Household Allowance. There are numerous families living in rural and remote areas who are not farmers but whose children must go away to boarding school as there is no secondary school available to them in their area. These families include truck drivers, contractors, and local business owners in and around the towns who also have their ability to earn an income severely impacted during drought. The Farm Household Allowance, even if it is received, for the most part is not designed specifically to assist with children's education. Families in receipt of the Farm Household Allowance do become automatically eligible for the Assistance for Isolated Children Additional Boarding Allowance, however many of these families may already be receiving this means tested portion of the allowance anyway due to low income. While ICPA (Aust) recognises that the Farm Household Allowance (FHA) may be used towards off-setting educational costs if a family is eligible and chooses to use it for these expenses, there is no additional loading per child in the FHA, or more significantly, a loading for those children attending school. A family that is paid the "Family Rate" of Farm Household Allowance receives no more funding if they have 4 or 5 school-age children than a family that may have one or two non-school-age children.

Natural disasters and other rural hardships can carry on for numerous years with long-term effects. The crisis itself and the recovery process following any rural hardship, are times of limited income and meagre means for rural communities and families who sustain their livelihoods from the land. Other unforeseen industry impacts (live export ban, dairy and strawberry crises) also adversely affect rural families at times.

In recent years drought, flood and bushfires have severely affected many rural families across large sections of Australia, including Queensland, New South Wales, South Australia, parts of Western Australia, Tasmania and Victoria as well as more recently the Northern Territory and despite the introduction of many drought relief and reform packages including subsidising the freight on fodder and water for stock, assisting families to put food on the table and preparing for future drought, the huge cost of educating children, particularly for those children who must live away from home in order to access a compulsory education, is largely ignored.

Geographically isolated children should not be disadvantaged or unable to continue their studies due to times of rural hardship or personal crisis. Educational expenses are an investment for the future prosperity of all our rural and remote communities and ICPA (Aust) urges the Federal Government to implement a program which assists rural families in educating their children through the unique hardships they endure.

When Geographically Isolated families experience an unforeseen hardship or crisis, such as drought and other natural disasters, non-environmental factors (i.e., The Live Export Ban, Dairy Crises etc.) or an accident, injury or illness including prolonged terminal illness of a family member, due to the distinct educational contexts associated with educating children in rural and remote Australia, these can cause significant challenges for families to maintain their children's education access.



Impact of Natural Disasters and Rural Hardship on Rural Students' Education

Boarding Away From Home

For many rural and remote students boarding away from home to access schooling is a necessity as they have no reasonable daily access to age-appropriate schooling where they live. Australia has vast areas with sparse population and governments recognise that a school cannot be built everywhere that children live, yet children need to attend school. It is not just “property” or “station” children who need to go away to boarding. Many rural towns only have P-6 primary schools and the children in these towns also often go away to a school that offers boarding. Queensland for example, has eight shires that do not have a High School within them and a further two shires that only offer to Year 10. There are other Queensland shires which may have some secondary schooling available, but it is often in a regional town which can be hundreds of kilometres from where some geographically isolated students live within the shire. These children live too far away to travel back and forth between home and a school regularly as there are no schools near them. It is often a misunderstanding that these children who board to access schooling are going past a local school to try to have an “elite” education, when in most cases these children have no school in near proximity to where they live.

Boarding for these children comes at a cost. Very few government schools offer a full-time boarding option. For example: New South Wales has two government run schools which offer boarding although one is for male students only, and Queensland has three with one of these schools having a modified program and being located in the Far North which is hard to access for students outside the region. The New South Wales schools are at capacity and it is very difficult for students to get a place. Queensland has 45 independent/Catholic boarding schools besides the government schools and if all of the boarding students from these schools required places in a government school, there would not be enough room to accommodate them. Hostels, which were once more prevalent in country areas have dwindled in numbers and often are only able to accommodate children on a Monday to Friday basis which does not work well for children living great distances away. Attending a non-government boarding school results in families needing to pay both a boarding fee for lodging and meals as well as a tuition fee for study, which can be prohibitive. Rural and remote students also have additional costs for travelling large distances to get to school (and regional airfares can be exorbitant).

Many rural families have more than one child away boarding at once, and families often need to pay for 2-4 students in boarding at the same time.

The implications of not being able to meet the excess education costs for children from natural disaster or rural hardship impacted areas who require boarding away from home in order to receive an education are causing serious side-effects, including:

- Unsustainable out-of-pocket costs of boarding school for rural families, particularly in times of natural disaster or rural hardship.
- Rural families increasing debt/overdraft to pay school fees.
- Families removing children from boarding school or not taking up offered places in schools.
- Splitting the family with one parent or family member moving with the children to town to access schooling.
- Departure of entire families rural areas to live in a town with access to schooling.



- Mental health of both parents and students already affected by the continuing drought compounded due to the worry over finding the funds for schooling.

Boarding schools have been supportive of rural students during natural disasters or rural hardships, however, they must run as a business and many are finding it difficult to continue to assist multiple students whose families cannot pay the required fees over such a long period. The concern that resonates across rural and remote Australia is, how does a geographically isolated student access schooling if their family cannot afford to pay the excess costs associated with their compulsory education?

Members of ICPA Federal Council have heard heartbreaking stories of families who cannot meet the costs of boarding and removing children from school or trying to decide which child will be educated and which child will not. No Australian parent should have to choose between their children when it comes to accessing compulsory schooling. When a child is removed from boarding school, this can mean the end of the education for this child, particularly if they have completed Year 10. ICPA (Aust) is also hearing from boarding schools themselves that enrolment places that have been offered to rural students are in some cases being left vacant as families realise they do not have the extra funding needed to send their children away for school. Other families have made the decision for one parent to move to town with the children in order to access state school education, effectively splitting the family home and often leaving the father back at home to cope on his own in these tough times. Sometimes the entire family leaves and moves to a more regional centre to access schooling and the rural community loses another family.

Mental health is a large concern in rural communities and the struggle to pay educational fees for compulsory schooling exacerbates the pressure. Parents are agonising over not being able to fund this basic requirement for their children. The children themselves are well aware of the cost and financial sacrifice that their families are making in order for them to be educated. This places a huge amount of self-burden on these children, as they feel they should be at home helping when employee numbers have been reduced and their parents are trying to continue to manage their stock, land and businesses in hopes of generating income once the drought has broken, and at the same time knowing that educational expenses are driving the family further into debt. These feelings of guilt and helplessness are very difficult for children to handle and a burden a child should not have to bear when it comes to education. ICPA (Aust) welcomed a report and nine recommendations released by UNICEF Australia in February 2019: "In Their Own Words: The Hidden Impact of Prolonged Drought on Children and Young People" which highlighted strong concerns from rural communities for the wellbeing of children experiencing drought, including a section on the unique challenges faced by boarding students.

Rural students cannot and should not be expected to defer their education during times of drought/rural hardship while their family's income is limited. It is crucial that rural students' education can continue at these times. Distance Education is sometimes suggested as a solution; however, distance education does not best suit every student, can be difficult to implement especially for secondary age students and requires a dedicated supervisor in the home schoolroom. Rural families dealing with natural disasters or rural hardships often cannot provide or hire someone else to be in the schoolroom to implement school lessons when they are already struggling and shorthanded.

Safeguards must be put in place as a matter of urgency to ensure educational continuity when the huge out-of-pocket costs associated with educating geographically isolated students, especially those children



who must board away from home, cannot be met during times of long-term natural disasters, recovery periods or other rural hardship, when families experience years of little to no income. While approximately 4,000 students received the AIC Boarding Allowance in 2022, the number impacted by long-term drought/hardship and needing Rural Hardship Educational Assistance would be considerably less at any one time.

Drought and other rural hardship impact all types of schooling for rural and remote students, children in the towns can be affected as well as those on properties. This situation is often true for any situation of rural hardship in rural and remote communities.

Rural Schools

Living in a constant bleak environment of natural disasters or rural hardship is very difficult for students, parents and communities. The draining, oppressive feeling of the natural disaster or rural hardship is compounded when schools in the affected area are unable to participate in activities that they normally would. Many small rural schools depend on local community support and contributions in order to undertake school activities such as school camps, outings, events, sending sporting teams or representatives to competitions and bringing in artists or sports coaches to enhance education in rural areas. This is much more difficult, if not impossible, in times of rural hardship as members and businesses of local communities are suffering from limited income and do not have extra funds to spare to support their local school. If schools cannot raise funds in their local community, it can be nearly impossible for them to undertake extra activities that would normally be a part of their school program. Having extra support for schools in times of drought and rural hardship can enable schools to offer activities that the children would otherwise miss out on and even offer opportunity to take the children away from the harshness in the area for a short time. It can also assist them with the extra needs that students may have in times of hardship.

Distance Education

Families whose children study by distance education also have challenges in natural disaster and rural hardship. Distance Education home schoolrooms require a home tutor or supervisor to be in the classroom to ensure students are able to understand and complete work, mark papers and keep the schoolroom running. This task often falls on the mother. It can be difficult for mums as the home tutors to find time to be in the schoolroom as they are required in the paddock to help with feeding stock and other tasks associated with managing their business. With a limited income, families struggle to hire and pay a governess to help the family, (many families put off staff in drought to minimise costs) and many people prefer not to work in drought areas. Distance Education students and their families require extra support in times of drought and rural hardship to assist these children in their learning.

Early Childhood Education and Care

Educating younger rural and remote children in natural disaster or rural hardship impacted areas can also be financially difficult. Families incur expenses in travelling many kilometres to access mobile playgroups, In Home Care fees for child care, out-of-pocket costs of educating pre-schoolers. Long day care centres and country kindergartens struggle to remain open in times of rural hardship as the community fundraising which normally props up student fees and government subsidies is not available due to limited income in the community. An additional cost is placed on families with young children studying a preschool or kindergarten program through Distance Education as these children are ineligible to receive the Assistance for Isolated Children (AIC) for these early learning programs. Even though these children



need to set up their classroom, acquire a computer and resources to participate in the program and will receive the AIC when they begin their first formal year of schooling, they do not qualify for any assistance for schooling in their preschool program. It would be a huge help to these families (estimation is that approximately only 200 children per year who study a preschool program via distance education Australia-wide) if the AIC could be extended to rural and remote students enrolled in a preschool program via distance education, so that their learning can begin at an early age along with their urban counterparts.

ICPA (Aust) thanks the Government for the 5 September 2019 announcement of the waiver of the In Home Care activity test for families experiencing drought or the monsoon event in North Queensland in recognition of the extra burden these events have placed on families in accessing child care.

ICPA (Aust) acknowledges the Additional Child Care Subsidy (ACCS) –*temporary financial hardship*, which is available to provide additional fee assistance with child care to support families experiencing financial hardship. This assistance is available for a maximum of 13 weeks of assistance per event. As droughts and other rural hardship may extend well past a three-month time frame and accessing child care in rural and remote areas can be extremely difficult, a long-term additional child care assistance should be included within a Rural Hardship Education Fund.

Tertiary Study and Training

Rural and regional students are under-represented at university and one of the main reasons given for not undertaking tertiary study is the high cost to relocate great distances to access further study. This is a challenge that is exacerbated in times of natural disaster or rural hardship. There are less training opportunities available in rural areas and in drought affected areas, it can be even more challenging. These students find it harder to go away to seek training as they have less chance to earn funds to do so. A Tertiary Access Allowance would assist rural and remote students with the cost to relocate in order to continue their study or training.

ICPA (Aust) calls for the immediate creation of a Rural Hardship Education Fund to assist rural families with access to education in times of long-term drought, periods of recovery and other rural hardship. Specifically relating to drought situations, there may be provision for inclusion of such a fund under the current Federal Drought Package, Future Drought Fund Act 2019 or a special circumstances criterion within the AIC Scheme. As drought declarations are not made in every State despite properties experiencing extremely dry conditions, this assistance, however it is distributed, must be available to all of those being affected by extreme rain deficiency events over a period of time.

RECOMMENDATION

A Rural Hardship Education Fund (RHEF) be put in place permanently to assist rural and remote students with the cost of education during times of rural hardship to ensure their schooling can continue unchanged.



Geographically isolated children should not be disadvantaged or unable to attend their studies at boarding school, distance education or small rural schools due to ongoing long-term times of rural hardship. Educational expenses are an investment for the future prosperity of all our rural and remote communities and ICPA (Aust) urges the Federal Government to assist rural families in educating these children in tough times.

A Rural Hardship Education Fund should include but not be limited to:

- A supplementary payment made through the Commonwealth Assistance for Isolated Children Allowance (AIC) for rural and remote families identified as living in areas affected by hardship. A significant increase to the AIC is required to address the shortfall between the existing allowance rates and the actual cost of attending education for rural and remote students. Previous droughts (e.g. 2008) and the 2019 monsoon event saw a supplementary payment given to students receiving the AIC, however no additional assistance has occurred in the current drought. The AIC has been increased at times in order to reflect the needs of geographically isolated families in order to maintain education of their children, particularly in times of disaster. The AIC consists of several components including Boarding, Distance Education and Second Home and is well designed to get assistance to rural and remote families to assist with access to education.
- Additional Funding for Rural Schools located in affected areas which can be used at the schools' discretion for students' needs including school activities, camps, resources, uniforms, visiting coaches, specialised teachers and artists/musicians. This type of funding has been given to rural schools previously in times of hardship/drought, (e.g. 2009-2010 Federal Budget Measure – Drought Assistance for Schools), providing precedence for this type of assistance (although it has not been initiated in the current drought).
- Additional itinerant and specialist teachers made available in affected areas to enable more support for Distance Education students and Rural Schools, including home visits in remote classrooms and other localised support resources.
- Adjusted rate/additional subsidy available long-term to assist affected families to access In Home Care and child care for young children.
- Tertiary Access Allowance for rural and remote students enrolled in university, training courses, or apprenticeships.

Assistance should be aimed at geographically isolated students and consideration available for individual applications and not dependent on a State 'declaration' as some States do not declare drought officially. These families' income can suffer and their ability to pay for school costs be hindered just as much in what their State may call a 'rain depression' as if they were officially drought declared. Consideration should be available for individual applications in situations where a family is outside of a recognised assistance area or category but has similar circumstances and needs.



RECOMMENDATIONS

The establishment of a permanent/long term Rural Hardship Education Fund that remains in place so that each time a disaster/hardship hits a rural area, funds are automatically available for geographically isolated students' education assistance programs and should include:

- A supplementary payment made to the Assistance for Isolated Children Allowance (AIC) for families identified as being in rural hardship. For example: living in drought affected areas/states.
- Funding for Rural Schools, Early Learning/Long Day Care Centres in affected areas.
- Itinerant and specialist teachers made available to enable more support for Distance Education students and Rural Schools, including home visits in remote classrooms and other localised support resources.
- Adjusted rate/additional subsidy to assist affected families to access In Home Care for young children.
- Tertiary Access Allowance for rural and remote students enrolled in university, training courses, or an apprenticeship.
- Assistance for Isolated Children supplementary assistance amount should at minimum be reflective of previous AIC drought or flood assistance payment rates with consideration of rise in education costs and should be:
 - at least \$2000 per student per year.
 - available for Geographically Isolated/rural students