



Briefing Papers

Tertiary Portfolio

Engaging in tertiary education at an institution of their choice should be an option for all Australian students who have the ability, ambition, motivation and desire to pursue their goals regardless of socio-economic status, geographic location or circumstances.

Rural and remote students continue to be under-represented at tertiary level and have lower participation and completion rates compared to their metropolitan counterparts. They experience multiple challenges and barriers to accessing higher education including cost, socioeconomic status, distance and school experiences, preparedness and aspiration in pursuing tertiary education. These in turn influence their tertiary education aspirations, access, retention and success and are key considerations if a student can take up the option of tertiary education. The single greatest barrier to rural students' access to tertiary education is cost.

SUMMARY

ICPA (Aust) believes that the following issues need to be addressed in order to alleviate these barriers for rural and remote tertiary students and the recommendations herein seek to ensure rural and remote tertiary students have access to a high-quality tertiary education commensurate to their needs and aspirations:

1. Appropriate financial assistance for relocation and ongoing costs associated with living away from home to access tertiary education

The high cost of relocation and ongoing costs such as securing accommodation, travel to the place of study initially and travel home during the year and upfront and ongoing living away from home expenses.

2. Access to financial assistance

- Youth Allowance eligibility barriers including parental income limits.
- Centrelink Processes
 - engagement of appropriately and well trained staff to provide accurate information and assistance in relation to allowances particularly Youth Allowance.
 - address the unacceptably lengthy waiting times when contacting Centrelink.

3. The implementation of tertiary measures and recommendations from reviews and election commitments

4. Appropriate Training and Incentives for Rural and Remote Educators and Allied Health Professionals



ISSUE 1 - Appropriate Financial Assistance for Relocation and Ongoing Living Costs

To further their education, rural and remote students must relocate from home to access tertiary studies. One of the key considerations in determining whether a student can access a tertiary education is the ability to access adequate financial means to fund their education. Appropriate financial assistance to relocate and live away from home is imperative to increase the engagement of rural and remote students at tertiary level and to address the under-representation of this cohort.

The logistics for these students relocating to an institution offering tertiary studies of their choice include the high up-front set-up and ongoing costs associated with relocation from the family home: travel to the place of study initially and back home during the year, securing accommodation, relocation set-up costs (rental housing bond, electricity connection or residential college fees), ongoing living expenses and communication (telephone, internet) along with the rising costs of basic living commodities, all impact on rural and remote student access and often involves expenditure beyond their financial means. These costs are borne not only in the first year of a student's course but are recurrent over the duration of their tertiary education.

The current income support mechanisms for eligible students (Youth Allowance, ABSTUDY and Austudy) and part-time work that many students undertake, contribute to assisting with the living costs of students once they can actually access their chosen tertiary institution but do not adequately recognise the additional costs incurred by all rural and remote students having to relocate each year to access higher education. While the costs associated with relocating have been recognised through the provision of Relocation Scholarships, only students receiving Youth Allowance as a dependent have benefited from this payment. Until recently there has been no specific standalone allowance which addresses the unique costs incurred by geographically isolated students when they must relocate and live away from home in order to access tertiary study, based solely on the fact that these students do not have access to tertiary study where they live and must relocate and live away from home in order to access this study.

Tertiary Access Allowance

ICPA (Aust) has been advocating for a Tertiary Access Allowance for many years and is immensely grateful for the inception of the Tertiary Access Payment (TAP) as part of the Job Ready Graduates Plan which serves to provide financial assistance to rural and remote students in the form of an up to \$5000 payment to assist eligible inner regional, outer regional or remote students with the costs of relocating for study. However, there are some fundamental provisions which need to be included in the Tertiary Access Payment in order to address the aforementioned barriers for rural and remote students.

Despite recent changes to the Youth Allowance criteria, designed to assist rural and remote students, and the commencement of the Tertiary Access Payment in 2021, these measures still fall short in providing the well documented assistance needed by all geographically isolated students to relocate for tertiary study. ICPA (Aust) will continue to advocate for the introduction of a Tertiary Access Allowance or an enhanced version of the Tertiary Access Payment, equal to the Relocation Scholarship, available for all rural and remote students who must relocate and live away from home to access a tertiary education and not be contingent on the receipt of Youth Allowance as a dependent.



ICPA (Aust) recommends that the provision of this allowance should be:

- available to all geographically isolated students regardless of whether or not they are a recipient of student income support payments such as Youth Allowance.
- an annual payment for the duration of the student's full-time course.
- equivalent to the Relocation Scholarship (2023 - \$5080 in the first year, \$2541 in the second and third years and \$1269 in the fourth or subsequent years).
- available for all geographically isolated students who relocate to access higher education including those who take a gap year not just those who relocate to study the year immediately following year 12 or equivalent.
- paid in a timely fashion similar to the Relocation Scholarship.

Rent Assistance

For rural and remote students relocating to major regional and large cities for tertiary studies, accommodation is becoming increasingly difficult to obtain. The rental market is very competitive and accommodation costs are rising significantly. Rent Assistance has not kept pace with the increases in rental costs experienced by students and does not reflect the real living costs for these students who have to live away from home in order to access a tertiary education. Students from these areas experience differing circumstances to those students residing in urban areas and they must be recognised as a separate disadvantaged group for rental assistance. Affordable rent is paramount to these students' retention and success at tertiary level and ongoing support is critical.

RECOMMENDATIONS

- That the Federal Government maintains and enhances the current financial assistance for rural and remote students who must relocate from home to access tertiary education.
- That Rent Assistance be substantially increased for rural and remote students receiving Youth Allowance to more closely reflect the real cost of living for this cohort.

ISSUE 2 - Accessing Financial Assistance

Parental Income Limit for Youth Allowance

Dependent Students:

ICPA (Aust) welcomed the changes to Youth Allowance (YA) eligibility criteria for dependent students (removal of the Family Assets Test and the Family Actual Means Test and the changes to the Family Pool), however, the current parental income limit (2023 - \$58,108 to receive the full Youth Allowance payment if only one child is in the family pool) remains extremely low.

The cost of relocation and the ongoing costs for supporting a rural and remote tertiary student for the duration of their tertiary course can be extremely challenging for families to financially support these students and is often beyond the means of rural and remote families particularly if they are also supporting other full-time student family members either through compulsory education away from home or at tertiary level.



Independent Students:

ICPA (Aust) welcomed the increase to the parental income cut-off limit from \$150,000 to \$160,000 and the family pool arrangements of \$10,000 for each additional dependent child in the family along with the option to select one of three financial years to use to calculate parental income, for those regional, rural and remote students who are applying for Youth Allowance as an independent under the part-time work or earnings criteria.

If rural and remote students are assessed as independent for the purpose of receiving Youth Allowance, ICPA (Aust) believes their parental income should not be considered. Those students, who must relocate to access a tertiary education should be able to access income support in their own right and should be considered independent of their parents for the purpose of accessing financial assistance.

Relocation Scholarship

The introduction of the Relocation Scholarships was an acknowledgement by the Government that students who need to relocate to access higher education face much higher costs than those who can reside in the family home. However currently it is only available for recipients of dependent Youth Allowance and does not adequately recognise the additional costs incurred by all rural and remote students having to relocate to access higher education. The high up-front set-up and ongoing costs associated with relocation: travel, securing accommodation set-up costs (rental housing bond, electricity connection or residential college fees), living expenses and communication (telephone, internet) along with the rising costs of basic living commodities are all impacting on access to a tertiary education for rural and remote students.

ICPA (Aust) welcomed the introduction of the Tertiary Access Payment (TAP) for those rural and remote students that commence Certificate IV or above studies in the year following year 12 and meet all other criteria. However the TAP only assists rural and remote students with relocation costs in their first year of tertiary study. Extending the Relocation Scholarship would acknowledge that all rural and remote students endure significant relocation costs over the duration of their tertiary education.

Liquid Assets Waiting Period

Rural and remote students who have proven their independence through part-time work or earnings and have been assessed as eligible for Youth Allowance as an independent, require saved income to fund the relocation and ongoing costs of living and attending university. These students are penalised for having saved these funds when the Liquid Assets Waiting Period is applied. This is impacting on rural and remote student ability to meet these high up-front set up relocation costs and ongoing living costs.

RECOMMENDATIONS

- That the parental income limit for dependent students applying for Youth Allowance be significantly increased to reflect the actual cost of supporting a dependent student at tertiary level.
- That the Parental Income Test be removed from the eligibility criteria for rural and remote students qualifying for Youth Allowance as an independent under the workforce participation criteria.



- That the criteria for the Relocation Scholarship be extended for those rural and remote students who must relocate and live away from home to access a tertiary education and not be contingent on the receipt of dependent Youth Allowance.
- That the Liquid Assets Waiting Period be removed for rural and remote students who have fulfilled the self-supporting criteria for Youth Allowance as an independent and who have to relocate to access tertiary education.

Tertiary students and their families from geographically isolated locations face unique disadvantages and barriers to accessing a tertiary education, indeed rural and remote students continue to be under-represented in higher education. While ICPA (Aust) acknowledges and appreciates the current support mechanisms in place to assist these students, it is essential they are recognised as a separate and unique disadvantage group and that support continues and is improved to address these unique disadvantages.

Independent Youth Allowance Eligibility Criteria

Students from rural and remote Australia who often have no choice but to relocate to access a tertiary education, are independent of their families by virtue of the fact that they must live away from the family home, are the very ones that should be considered for eligibility for Youth Allowance as an independent. Many students are ineligible for dependent YA, are unable to defer their chosen course to qualify for independent YA and deferral can be a disincentive for some students. For many of the students who are ineligible for dependent Youth Allowance there is no other source of government fiscal assistance available, resulting in a cohort of geographically isolated students severely disadvantaged while attempting to undertake tertiary studies.

The implementation of the 'National Regional, Rural and Remote Education Strategy - Final Report Recommendation two: Improve access to financial support, to support greater fairness and more equal opportunity by allowing greater flexibility in pathways to qualify for independent Youth Allowance' would assist in greater access to Youth Allowance for rural and remote tertiary students and their families who are unable to support their children through this education pathway.

RECOMMENDATIONS

- Students isolated from tertiary education due to location, must be recognised as a separate disadvantaged group when being assessed for support mechanisms such as Youth Allowance to address the distinctly unique requirements of rural and remote students.
- That changes be made to the Youth Allowance qualifying criteria for rural and remote students who must relocate to study so that, on course commencement, they are considered independent for Youth Allowance purposes (where students are ineligible for dependent Youth Allowance).

Centrelink Processes

Issues and difficulties associated with contacting Centrelink in order to access and clarify information regarding Youth Allowance and other Centrelink allowances include lengthy wait times, calls being answered by general Centrelink staff not conversant in Youth Allowance criteria and applications, misinformation being given and callers not being forwarded onto specialist staff in the particular payment type such as Youth Allowance. This is negatively impacting our rural and remote students. ICPA (Aust) is



aware of cases where applicants have “given up” furthering their application because they have found it too hard or have been given incorrect information that indicates they are ineligible when in fact they are eligible.

It is imperative that personnel at Centrelink Service Centres and Call Centres are appropriately and well trained to provide appropriate service and assistance for students. Staff must be able to competently provide accurate information and answer student-related queries on the Youth and Student line (132490) to assist student and apprentice applicants who are enquiring about or applying for Centrelink allowances including Youth Allowance. It is important to bear in mind that accessing Service Centres can require lengthy and time-consuming trips for rural and remote students as they often live large distances from the closest centre.

ICPA (Aust) suggests a solution to the lengthy wait times experienced is the establishment of a call-back service for Centrelink related Call Lines such as Assistance for Isolated Children and Youth Allowance, so that callers can hold their place in the queue and receive a call back when they reach the top of the queue. A call back system works very well in other areas and could result in callers being able to speak to a trained Youth Allowance staff member when they were available.

RECOMMENDATION

That issues associated with Centrelink processes in accessing and clarifying information regarding Youth Allowance and other Centrelink Allowances are addressed.

ISSUE 3 - The Implementation of Tertiary Measures and Recommendations

Recommendations from Tertiary Reviews

ICPA (Aust) applauds the Federal Government’s prioritisation of tertiary education to ensure rural and remote students have access to a tertiary education that is accessible and affordable and the implementation of the recommendations from the *Independent Review into Regional, Rural and Remote Education (Halsey review)* and the *National Regional, Rural and Remote Tertiary Education Strategy (Naphthine review)*. These measures have considerably improved access, outcomes and opportunities for regional, rural and remote students in relation to higher education. To further reduce the disparity in access to and participation in tertiary education for rural and remote students, ICPA (Aust) strongly believes implementation of all the recommendations from the *Inquiry into Education in remote and complex environments Report* must be implemented.

The implementation of all recommendations would see important measures introduced and available for rural and remote students including:

- A Review of the current government income support policies and arrangements for students that relocate from the family home to access further study or training and improvement of income support information.
- The provision of greater flexibility in pathways to qualify for independent Youth Allowance.
- Improvements to the quality and range of student support services including pastoral care, mentoring programs and academic support.



- Improvement and support of high quality career information and advice.
- The improved availability and information on accommodation support for relocating tertiary and training students.
- Improved access to affordable, reliable, high speed internet services.
- Improved access to high quality VET programs in regional, rural and remote Australia.
- Support for tertiary providers to implement tailored initiatives experiencing rural hardship.

RECOMMENDATION

The implementation of all recommendations from Tertiary Reviews - *Independent Review into Regional, Rural and Remote Education* (Halsey review) and the *National Regional, Rural and Remote Tertiary Education Strategy* (Naphine review) and the *Inquiry into Education in Remote and Complex Environments*.

ISSUE 4 - Appropriate Training and Incentives for Rural and Remote Educators and Allied Health Professionals

ICPA (Aust) welcomes any measures implemented to address education workforce issues and improve educational access and equity in rural and remote Australia.

Early Childhood Educators

The shortage of Early Childhood educators in rural and remote Australia needs to be addressed to ensure that every child, regardless of their location, receives the high-quality early childhood education they deserve.

It is imperative that Early Childhood diplomas and degrees are made more accessible by offering targeted programs and incentives including financial support, scholarships, flexible and accelerated learning pathways, professional development opportunities, mentorship programs and community engagement initiatives to increase uptake of Early Childhood education, recruitment and retention in remote communities.

Certificate qualifications for geographically isolated distance education home tutors

Availability of certificate courses for geographically isolated distance education home tutors need to be expanded across Australian education providers who offer education courses. Families whose children are being educated through distance education in geographically isolated home schoolroom, which is reliant on a tutor to support the students, are doing it with little or no support. These geographically isolated distance education tutors require an appropriate level of understanding, knowledge and skills to manage the distance education home school room, so they can effectively deliver the components of the school day and strategies to support the students' education and to ensure positive learning outcomes for rural and remote students.

HELP debt incentives for those moving to rural and remote Australia to work

HELP loan incentives – teachers

Recruitment and retention of early childhood, preschool, primary and secondary teachers continues to be of concern across rural and remote Australia. The expansion of the current HELP debt to include teachers who commit to teach in all rural and remote locations would assist in the attraction and retention of high-quality teachers to these areas and encourage them to live and work in rural and remote Australia thereby



supporting their local communities. It will also assist in reducing the current teacher shortage and the high turn-over of teachers in rural and remote locations which has a detrimental effect on the educational outcomes of students, which is evidenced by worsening indicators such as pre-school enrolments, NAPLAN results and year 12 completion rates which are already negatively influenced by remoteness.

This reduction in HELP debt by either the waiver of the indexation on accumulated HELP debt or the reduction of accumulated HELP debt could be pro-rated based on the Australian Bureau of Statistics (ABS) Remoteness Structure.

HELP loan incentives – allied health professionals

The extension of the current scheme to reduce the Higher Education Loan Program (HELP) debt for rural doctors and nurse practitioners needs to be expanded to include allied health professionals including speech pathologists who work in rural, remote or very remote areas of Australia including those who work with geographically isolated children with specific education needs. These allied health professionals play a vital role in the educational and developmental well-being of children particularly in the early assessment, identification and management of specific needs children.

This would incentivise necessary professionals to work in rural and remote areas, ensuring that essential services are accessible, available and affordable to those in need and may also encourage young individuals from rural and remote backgrounds to pursue careers in healthcare, with the prospect of returning to their local communities to contribute positively.

RECOMMENDATIONS

- Targeted programs and incentives to improve accessibility to Early Childhood courses.
- The expansion of courses for geographically isolated distance education home tutors.
- The expansion of HELP debt repayments schemes for teachers and allied health professionals in rural and remote Australia.