

### Isolated Children's Parents' Association of Australia ICPA (Aust)

# Tertiary Access Research May 2013

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## **Executive Summary**



#### **Purpose**

This survey was commissioned by the Federal Council of the Isolated Children's Parents' Association of Australia (ICPA Aust.) as a means to examine the key factors that limit the ability of many young people from rural and remote areas of Australia, to access tertiary education.

#### Rationale

Engaging in tertiary education, at an institution of choice, should be an option for all young Australians. However, many students living in rural and remote areas are still being denied the right of access to tertiary education due to their inability to meet relocation, tuition and living expenses. ICPA believes that the current government measure for student income support - Youth Allowance - does not adequately recognise the extra costs incurred by many rural and remote students when compared to the costs incurred by their urban counterparts.

#### Methodology

The method of data collection was through a survey formulated by Rural Press Marketing Services in consultation with ICPA Federal Council. The survey was distributed electronically in mid April 2013. Distribution was via email, containing a hyperlink to the online survey, to all ICPA members. The initiative was promoted through federal and state/territory ICPA networks.

A number of polar (Yes/No) questions were used to qualify members for initial participation from where a further set of polar questions guided members to open questions regarding the types of challenges and key factors that impacted on their children's access to tertiary education. Individual responses outlining the specific factors stated by members as limiting their children's access to tertiary education, are included in full, in Appendix 1.

The offer to participate in the survey was made to the 2,275 members of ICPA with 30% of members (692) attempting to complete the survey. One hundred and seventy six (176) of the participants were removed due to either not meeting the qualifying criteria or through partially completing the survey. ICPA members, whose children were below Year 10 in their schooling at the time of distribution of the survey, were deemed ineligible for participation. The data used to analyse member responses was obtained from 516 completed responses, approximately 23% of the total ICPA membership.<sup>1</sup>

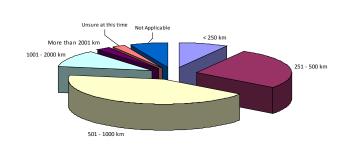
<sup>&</sup>lt;sup>1</sup> The total research sample of 516 will give this study a 3.8% confidence interval, at a 95% confidence level based on 2,275 ICPA members in Australia.



#### **Findings**

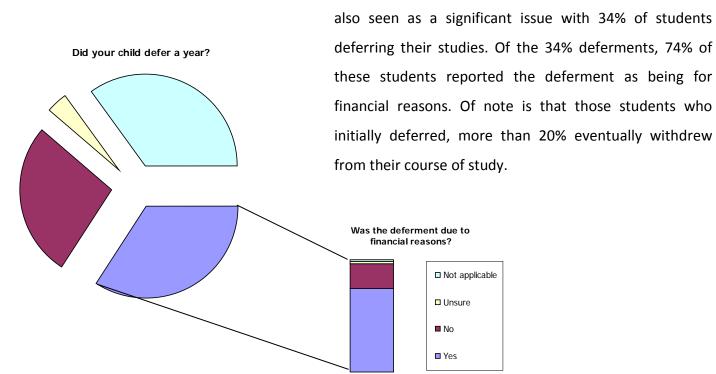
The survey responses draw attention to the issue of the financial costs of undertaking tertiary study being a key factor in limiting the access to tertiary education for young people from rural and remote areas. In addition, member responses have highlighted two key concerns that underpin the need for financial assistance: distance and access to existing government support schemes.

By definition, young people from rural and remote areas are affected by distance. To access a tertiary institution, 42% of members reported their children had to relocate between 501-1000 kilometres from their home with a further 27% indicating a relocation distance of 251-500 kilometres. In relation to access to tertiary education and



the impact it financially had on families, cost was a significant concern for 88% of members in terms of the cost of relocation and for 93% in terms of the ongoing costs of living away from home.

Of those members able to meet the relocation and living costs, only 26% of ICPA members indicated they were able to meet this expense *without* government financial support. The ability to sustain this commitment (the reported average cost is in excess of \$350.00 per week), for the duration of a student's entire course, is





Of concern is the indication provided by many members of both the lack of awareness of types of financial assistance available and the difficulty accessing the types of government financial support already in place. Only 54% of members reported knowing of scholarships to assist their children to attend university. This would suggest increased communication and greater advertising of available assistance is required by both the government sector and private providers of such assistance.

The Federal Government does recognise there are financial difficulties inherent in relocating to take up tertiary studies, by offering Relocation Scholarships to dependent Youth Allowance recipients. However, as indicated in member responses (47%), many families who, in addition to relying on seasonal commodity prices for cash flow, are often deemed ineligible for this and other assistance due to the large investment in assets required to maintain their business operations. This, coupled with experiencing frequent unpredictable and erratic cycles of being 'asset-rich' and 'cash poor', limits the ability of many families to support their children during their tertiary years. Only 15% of ICPA members reported being unaffected by the government's Family Asset Test.

The \$150,000 parental income limit also poses a barrier for students attempting to qualify for independent Youth Allowance, after having met the workforce criteria and needing to relocate to attend university. Members report that 27% of students applying for independent Youth Allowance were affected by this parental income limit. Sixty two per cent (62%) of our members report having three or more children. Some families educate siblings at boarding schools whilst at the same time supporting tertiary students. They struggle with the additional costs associated with the provision of this support. No financial support is available to live away from home if the parental income limit is exceeded.

From a qualitative perspective, responses to the open question that asked members to indicate the main factor they felt limited their child's access to tertiary education, showed an overwhelming trend towards financial cost with the terms 'cost', 'money' and 'affordability' being used repeatedly throughout the survey. The findings of this study reveal the key issues evident for ICPA members, which impede the ability of many young people from rural and remote areas of Australia, to access tertiary education. Ongoing anecdotal reports of the financial demands experienced by the many ICPA members undertaking this transition, are supported by this quantifying report. This objective position provides ICPA with a standpoint from which to further progress the lobby for a tertiary access allowance, at the same time, highlighting the barriers that exist for rural and remote students when accessing tertiary studies.



## Methodology



### THE ISOLATED CHILDREN'S PARENTS' ASSOCIATION OF AUSTRALIA MEMBERS' TERTIARY ACCESS STUDY RESULTS

Rural Press Marketing Services is pleased to deliver to ICPA Australia, the results of "The Tertiary Access Research – May 2013".

#### **METHODOLOGY**

The ICPA Tertiary Access Research was conducted via email requests to the 2,275 members of ICPA, utilising Rural Press Marketing Services to assist with development of questions, questionnaire design and final evaluations.

692 ICPA members attempted to do the survey. Of this, 516 members were able to both qualify and complete the research. 176 members were removed due to partial completion of the study or did not meet the criteria.

Some of the tables in this report are 'family based' responses (n=516) as well as 'individual child based' responses (n=989) due to families having more than one child that qualify in different stages of education.

These 'individual child based' tables will be denoted by a \* before the question number.

The final sample of 516 members who accepted to complete the survey, supplied this study with the following demographic breakdowns –

#### Q33. Final sample – State Responses:

Queensland		167
Queensianu		32%
Navy Cavith Wales		195
New South Wales		38%
Victoria		1
Victoria	_	0%
Tasmania	_	7
l'asmania		1%
Northarn Tarritary	_	13
Northern Territory		3%
South Australia	_	35
South Australia		7%
Western Australia		85
western Australia		16%
Not Specified	_	13
Not Specified	-	3%
	T-4-1 -	516
	Total -	100%



Q2. Living in a remote, outer or inner regional area.

Yes		516
res		99%
N-		7
No		1%
	Tabal	523
	Total	100%

NOTE: If No, the respondent was terminated from the study

#### Q3. Number of children in family.

One		21
Offe		4%
Two	_	174
1W0		34%
Three	_	194
		38%
Four		99
Four		19%
More than Five	_	28
More than Five		5%
	T	516
	Total -	100%

### Q4. Children that have either previously attended, currently attend or plan to attend a tertiary institution in the next 2-3 years.

Vos		432
Yes		83%
No		84
INU		17%
	Total	516
	Total	100%

NOTE: If No, the respondent was asked Q5

#### Q5. Was it due to financial reasons that any of your children were unable to attend tertiary education?

Voc		2
Yes		2%
No		82
No		98%
	T	84
	Total —	100%

NOTE: If No, the respondent was moved to Q30



#### \*Q7. Final sample – Stage of Education

Secondary School		438
		44%
Tasking Education		366
Tertiary Education		37%
Draviously attended tertiany advection		185
Previously attended tertiary education		19%
	Total	989
	TOLAI	100%

#### \*Q9. Final sample – Distance to the nearest tertiary institution (offering your child's choice)

	Stage of Education			
	Total	Secondary School	Tertiary Education	Previously attended tertiary
< 250 km	83	36	29	18
< 250 KIII	8%	8%	8%	10%
251 - 500	267	113	111	43
251 - 300	27%	26%	30%	23%
501 - 1000	420	167	173	80
301 - 1000	42%	38%	47%	43%
1001 - 2000	110	41	40	29
1001 - 2000	11%	9%	11%	16%
More than 2001 km	24	3	12	9
More than 2001 km	2%	1%	3%	5%
Unsure at this time	23	22	1	-
Offsure at tills tille	2%	5%	0%	-
Not Applicable	62	56	-	6
Not Applicable	6%	13%	-	3%
Tatal	989	438	366	185
Total ·	100%	100%	100%	100%

All the information available within the 'Tables of Key Findings' area of this report has been strategically aligned or cross-referenced using 'stage of education' demographic parameters.

Any question can be aligned by any of the methodology parameters, or any other question should it be requested.

A rounding error of  $\pm$  1% may be evident in the data within the 'Tables of Key Findings'



#### **CONFIDENCE INTERVAL**

The total research sample of 516, will give this study a **3.8% confidence interval** at a **95% confidence level** based on 2,275 ICPA members in Australia.

This is basically saying that if you conducted the same survey 100 times, 95 out of the 100 people should yield results within  $\pm$  3.8% of the published number or percentage within this report.

To create a **99% confidence level** the following results will have a confidence interval of 5.0%.



## **Tables of Key Findings**



#### \*Q10. Does your child qualify for Youth Allowance?

		:	Stage of Education	ı
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Vos	254	20	147	87
Yes	26%	5%	40%	47%
N.	389	157	174	58
No	39%	36%	48%	31%
Double Manager	218	174	43	1
Don't Know	22%	40%	12%	1%
Not Applicable	128	87	2	39
Not Applicable	13%	20%	1%	21%
	989	438	366	185
Total	100%	100%	100%	100%

NOTE: If No, DK or NA, the respondent was moved to Q12  $\,$ 

#### \*Q11. Does your child qualify for the Youth Allowance at the dependent rate or independent rate?

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Dependent	69	12	44	13
Dependent	27%	60%	30%	15%
Independent	157	4	91	62
Independent	62%	20%	62%	71%
Uncuro	28	4	12	12
Unsure	11%	20%	8%	14%
Not Applicable	_	-	-	-
Not Applicable	-	-	-	-
	254	20	147	87
Total	100%	100%	100%	100%



#### \*Q12. Does the \$150,000 threshold affect your child's eligibility?

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Vos	267	103	142	22
Yes	27%	24%	39%	12%
No	277	77	130	70
No	28%	18%	36%	38%
Don't Know	264	154	83	27
DOIL KHOW	27%	35%	23%	15%
Not Applicable	181	104	11	66
Not Applicable	18%	24%	3%	36%
Tabal	989	438	366	185
Total	100%	100%	100%	100%

#### \*Q13. Does the Family Assets test affect your child's eligibility?

		Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Yes	460	177	193	66
res	47%	45%	56%	39%
No	153	27	82	39
NO	15%	7%	24%	23%
Don't Know	196	115	45	9
DOIL KILOW	20%	29%	13%	5%
Not Applicable	180	76	27	54
Not Applicable -	18%	19%	8%	32%
Tabel	989	395	347	168
Total	100%	100%	100%	100%

#### \*Q14. Does the uncertainty impact on your child's decision to undertake tertiary education?

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Voc	440	192	182	66
Yes	44%	44%	50%	36%
No	282	81	143	58
NO	29%	18%	39%	31%
Don't Know	109	84	17	8
DOIL KIIOW	11%	19%	5%	4%
Not Applicable	158	81	24	53
Not Applicable	16%	18%	7%	29%
Total	989	438	366	185
Total	100%	100%	100%	100%



#### \*Q15. Could your child attend tertiary education without Government support?

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Yes	259	82	122	55	
	26%	19%	33%	30%	
No	547	244	190	113	
NO	55%	56%	52%	61%	
Unsure	183	112	54	17	
Offsure	19%	26%	15%	9%	
Tatal	989	438	366	185	
Total	100%	100%	100%	100%	

#### \*Q16. Did your child defer a year?

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Voc	339	34	195	110	
Yes	34%	8%	53%	59%	
N.	268	40	160	68	
No	27%	9%	44%	37%	
Harring	36	32	4	-	
Unsure	4%	7%	1%	-	
Not Applicable	346	332	7	7	
Not Applicable	35%	76%	2%	4%	
	989	438	366	185	
Total	100%	100%	100%	100%	

NOTE: If No, Unsure or N/A, the respondent was moved to Q19

#### \*Q17. Was the deferment due to financial reasons?

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Yes	251	20	148	83	
165	74%	59%	76%	75%	
NI-	75	9	41	25	
No	22%	26%	21%	23%	
Unsure	8	1	5	2	
Ulisure	2%	3%	3%	2%	
Not Applicable	5	4	1	-	
Not Applicable	1%	12%	1%	-	
Tabel	339	34	195	110	
Total	100%	100%	100%	100%	



#### \*Q18. Did your child return to study after their deferment as intended?

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Vos	260	8	155	97
Yes	77%	24%	79%	88%
	26	7	11	8
No	8%	21%	6%	7%
Harring	28	8	18	2
Unsure	8%	24%	9%	2%
Not Applicable	25	11	11	3
Not Applicable	7%	32%	6%	3%
	339	34	195	110
Total	100%	100%	100%	100%

#### \*Q19. Do you have any tertiary students currently living out of home?

		Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary
V	303	63	199	41
Yes	31%	15%	55%	23%
No	686	370	166	140
No	69%	85%	45%	77%
T-1-1	989	433	365	181
Total ·	100%	100%	100%	100%

NOTE: If No, the respondent was moved to Q26



#### \*Q20. Approximate weekly cost of living out of home?

	_			Stage of Education	
		Total	Secondary School	Tertiary Education	Previously attended tertiary
Loss than \$100		5	5	-	-
Less than \$100		2%	8%	-	-
¢101 ¢200		30	3	25	2
\$101 - \$200		10%	5%	13%	5%
¢204 ¢200		60	7	42	11
\$201 - \$300	_	20%	11%	21%	27%
4004 4400		69	11	48	10
\$301 - \$400	_	23%	17%	24%	24%
¢404 ¢500		66	10	46	10
\$401 - \$500		22%	16%	23%	24%
NA		39	8	29	2
More than \$501	_	13%	13%	15%	5%
Unavira		34	19	9	6
Unsure	_	11%	30%	5%	15%
	Tatal	303	63	199	41
	Total -	100%	100%	100%	100%
AVERAGE		\$353.35	\$345.45	\$356.32	\$347.14

#### \*Q21. While your child is living away from home, what type of accommodation do they reside in?

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
On campus	53	6	40	7
On campus	17%	10%	20%	17%
Private College / Residential College	89	33	48	8
Private College/ Residential College	29%	52%	24%	20%
D	131	11	97	23
Rental house/ Flat or Share house	43%	17%	49%	56%
Family/ Hama stay arrangement	12	1	9	2
Family/ Home stay arrangement	4%	2%	5%	5%
Other	2	2	-	-
Other	1%	3%	-	-
Not currently living away from home	16	10	5	1
Not currently living away from home	5%	16%	3%	2%
Tatal	303	63	199	41
Total	100%	100%	100%	100%

Other: Gap year working; Currently on exchange in Austria



Q23. Thinking about the logistics of living away from home, we would like to get an understanding of what financial support from yourself is required to ensure that your children are able to continue their studies. We would like you to indicate whether you 'fully support', 'partially support', or 'do not support' your child with these costs?

#### **Summary Tables**

#### **Total**

	Level of Support			
	Fully Support	Partially Support	Do not Support	Not Applicable
Assammadation costs (rout / board)	86	53	35	4
Accommodation costs (rent/ board)	48%	30%	20%	2%
Litilities (Flostricity, gas)	46	37	56	39
Utilities (Electricity, gas)	26%	21%	31%	22%
Course fees	43	40	86	9
Course rees	24%	22%	48%	5%
	107	54	12	5
Health/ medical expenses	60%	30%	7%	3%
Transport: Allowance to cover the use of	43	48	51	36
public transport	24%	27%	28%	20%
Transport: Costs associated with running a	60	80	19	19
car	34%	45%	11%	11%
Other sector Makile along	61	50	62	5
Other costs: Mobile phone	34%	28%	35%	3%
A weekly allowance	36	51	80	11
	20%	28%	45%	6%
Total	179	179	179	179
Total -	100%	100%	100%	100%

#### **Secondary School**

	Level of Support			
	Fully Support	Partially Support	Do not Support	Not Applicable
Accommodation costs (ront / hoard)	9	3	1	1
Accommodation costs (rent/ board)	64%	21%	7%	7%
Litilities (Floctricity, gas)	5	3	3	3
Utilities (Electricity, gas)	36%	21%	21%	21%
Course fees	7	-	6	1
Course fees -	50%	-	43%	7%
Health / madical avenues	9	2	2	1
Health/ medical expenses -	64%	14%	14%	7%
Transport: Allowance to cover the use of	6	1	5	2
public transport	43%	7%	36%	14%
Transport: Costs associated with running a	6	5	1	2
car	43%	36%	7%	14%
Other costs Makila where	7	1	5	1
Other costs: Mobile phone	50%	7%	36%	7%
A weekly allowance	5	3	5	1
	36%	21%	36%	7%
Tatal	14	14	14	14
Total -	100%	100%	100%	100%



#### Q23. Continued

#### **Tertiary Education**

	Level of Support			
	Fully Support	Partially Support	Do not Support	Not Applicable
Accommodation costs (ront/ hoard)	54	35	22	1
Accommodation costs (rent/ board) -	48%	31%	20%	1%
Litilities (Electricity, gas)	29	19	36	28
Utilities (Electricity, gas)	26%	17%	32%	25%
Course fees	27	28	55	2
Course rees	24%	25%	49%	2%
Health / madical avacases	69	34	7	2
Health/ medical expenses	62%	30%	6%	2%
Transport: Allowance to cover the use of	28	34	27	23
public transport	25%	30%	24%	21%
Transport: Costs associated with running a	37	55	9	11
car	33%	49%	8%	10%
Other costs: Mehile phone	40	35	35	2
Other costs: Mobile phone	36%	31%	31%	2%
A weekly allowance	25	31	50	6
	22%	28%	45%	5%
Total	112	112	112	112
Total -	100%	100%	100%	100%

#### Previously attended tertiary education

	Level of Support			
	Fully Support	Partially Support	Do not Support	Not Applicable
Assammadation costs (rent / board)	16	12	10	1
Accommodation costs (rent/ board)	41%	31%	26%	3%
Hillitias (Flastricity, gas)	9	12	15	3
Utilities (Electricity, gas)	23%	31%	38%	8%
Course fees	5	9	21	4
Course rees	13%	23%	54%	10%
	25	12	2	-
Health/ medical expenses	64%	31%	5%	-
Transport: Allowance to cover the use of	7	11	14	7
public transport	18%	28%	36%	18%
Transport: Costs associated with running a	15	13	8	3
car	38%	33%	21%	8%
Other and the Markilla are and	11	8	20	-
Other costs: Mobile phone	28%	21%	51%	-
A weekly allowance	3	15	20	1
	8%	38%	51%	3%
T-1-1	39	39	39	39
Total -	100%	100%	100%	100%



Q23. Thinking about the logistics of living away from home, we would like to get an understanding of what financial support from yourself is required to ensure that your children are able to continue their studies. We would like you to indicate whether you 'fully support', 'partially support', or 'do not support' your child with these costs?

#### Accommodation costs (rent/board)

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Fully Support	87	67	78	21	
Fully Support	49%	51%	50%	44%	
Partially Support	53	37	42	15	
raitially support	30%	28%	27%	31%	
Do not Support	35	25	33	11	
Do not Support	20%	19%	21%	23%	
Not Applicable	4	3	2	1	
Not Applicable	2%	2%	1%	2%	
Total	179	132	155	48	
Total	100%	100%	100%	100%	

#### **Utilities (electricity, gas)**

, ,,,,,					
			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Fully Cuppert	46	38	40	12	
Fully Support	26%	29%	26%	25%	
D .: II G	37	28	28	14	
Partially Support	21%	21%	18%	29%	
Do not Cunnort	56	34	51	17	
Do not Support	31%	26%	33%	35%	
Not Appliable	40	32	36	5	
Not Applicable	22%	24%	23%	10%	
Tabel	179	132	155	48	
Total	100%	100%	100%	100%	

#### **Course Fees**

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Eully Support	44	33	37	8
Fully Support	25%	25%	24%	17%
Partially Support	40	32	36	11
	22%	24%	23%	23%
Do not Support	86	61	77	25
Do not Support	48%	46%	50%	52%
Not Applicable	9	6	5	4
Not Applicable	5%	5%	3%	8%
Total	179	132	155	48
Total	100%	100%	100%	100%



#### Q23. Continued

#### Health/ medical expenses

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Fully Support	108	80	93	29	
Fully Support	60%	61%	60%	60%	
Partially Support	54	37	48	16	
	30%	28%	31%	33%	
Do not Cunnort	12	10	11	3	
Do not Support	7%	8%	7%	6%	
Not Applicable	5	5	3	-	
Not Applicable	3%	4%	2%	-	
Total	179	132	155	48	
Total	100%	100%	100%	100%	

#### Transport: Allowance to cover the use of public transport

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Fully Cupport	43	37	37	10	
Fully Support	24%	28%	24%	21%	
Double II. Commont	48	33	42	11	
Partially Support	27%	25%	27%	23%	
Do not Cunnort	51	35	44	18	
Do not Support	28%	27%	28%	38%	
Not Applicable	37	27	32	9	
Not Applicable -	21%	20%	21%	19%	
Tabel	179	132	155	48	
Total	100%	100%	100%	100%	

#### Transport: Costs associated with running a car

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Fully Cupport	61	45	53	20	
Fully Support	34%	34%	34%	42%	
Partially Cupport	80	55	72	17	
Partially Support	45%	42%	46%	35%	
Do not Support	19	15	16	8	
Do not Support	11%	11%	10%	17%	
Not Applicable	19	17	14	3	
Not Applicable	11%	13%	9%	6%	
Total	179	132	155	48	
Total	100%	100%	100%	100%	



#### Q23. Continued

#### Other costs: Mobile phone

	:			Stage of Education		
		Total	Secondary School	Tertiary Education	Previously attended tertiary	
Fully Compare		61	45	53	12	
Fully Support	34%	34%	34%	25%		
D 11 11 C 1	50	36	44	10		
Partially Support	•	28%	27%	28%	21%	
Do not Commont		63	46	55	26	
Do not Support	•	35%	35%	35%	54%	
Niet Arrelies III		5	5	3	-	
Not Applicable	3%	4%	2%	-		
		179	132	155	48	
	Total -	100%	100%	100%	100%	

#### A weekly allowance

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Eully Support	37	31	33	7	
Fully Support	21%	23%	21%	15%	
Partially Support	51	38	43	16	
Partially Support	28%	29%	28%	33%	
Do not Support	80	54	70	24	
Do not Support	45%	41%	45%	50%	
Not Applicable	11	9	9	1	
Not Applicable	6%	7%	6%	2%	
Total	179	132	155	48	
Total	100%	100%	100%	100%	



#### \*Q24. How many hours does your child work during the semester?

	C) (F) ('			
			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Not at all	97	15	72	10
Not at all	32%	24%	36%	24%
Less than 10 hrs per week	59	7	47	5
	19%	11%	24%	12%
44 201	57	-	47	10
11 - 20 hrs	19%	-	24%	24%
21 - 30 hrs	18	1	12	5
21 - 30 IIIS	6%	2%	6%	12%
More than 31 hours per week	17	2	11	4
More than 31 hours per week	6%	3%	6%	10%
Not Applicable	55	38	10	7
Not Applicable	18%	60%	5%	17%
	303	63	199	41
Total	100%	100%	100%	100%

#### \*Q25. How many hours does your child work during holidays? (Paid Employment)

			Stage of Education	
	Total	Secondary School	Tertiary Education	Previously attended tertiary
Not at all	23	3	17	3
NOT at all	8%	5%	9%	7%
Loss than 10 hrs nor wook	23	4	17	2
Less than 10 hrs per week	8%	6%	9%	5%
44 20 km	42	8	30	4
11 - 20 hrs	14%	13%	15%	10%
21 - 30 hrs	36	4	27	5
21 - 30 IIIS	12%	6%	14%	12%
Mara than 21 hours nor wook	129	10	98	21
More than 31 hours per week	43%	16%	49%	51%
Not Applicable	50	34	10	6
Not Applicable	17%	54%	5%	15%
Total	303	63	199	41
Total	100%	100%	100%	100%



#### Q26. Are you aware of any scholarships available to assist your child to attend tertiary education?

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
V	234	165	160	71	
Yes	54%	53%	60%	60%	
No	198	149	107	48	
No	46%	47%	40%	40%	
Total -	432	314	267	119	
	100%	100%	100%	100%	

#### Q27. Has your child received any scholarships to assist them to attend tertiary education?

			Stage of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
V	79	45	66	36	
Yes	34%	27%	41%	51%	
No	155	120	94	35	
No	66%	73%	59%	49%	
Total -	234	165	160	71	
	100%	100%	100%	100%	

#### Q28. You said that your child received a scholarship, can you please specify what assistance this entailed?

		Stage of Education			
	Total	Secondary School	Tertiary Education	Previously attended tertiary	
Accommodation costs	26	16	20	7	
Accommodation costs	33%	36%	30%	19%	
Course fees	15	10	14	5	
Course rees	19%	22%	21%	14%	
Other (Blesse specify)	2	2	1	2	
Other (Please specify)	3%	4%	2%	6%	
Coch for advention numbers	31	17	28	17	
Cash for education purposes	39%	38%	42%	47%	
NAVIATION Colombia	5	-	3	5	
Multiple Scholarships	6%	-	5%	14%	
_	79	45	66	36	
	100%	100%	100%	100%	

Other: Overseas study; Placement



#### Q29. Which of the following statements best describes your circumstances?

-			Stage of Education	ge of Education		
	Total	Secondary School	Tertiary Education	Previously attended tertiary		
Financially we are able to comfortably	24	13	18	6		
support our child(ren) to attend tertiary education	6%	4%	7%	5%		
We have made sacrifices to be able to	203	149	137	57		
financially support our child(ren) to attend - tertiary education	47%	47%	51%	48%		
We are only able to support our child(ren) to attend tertiary education because of	161	115	90	48		
financial assistance such as scholarships or youth allowance etc.	37%	37%	34%	40%		
We are unable to financially support our	44	37	22	8		
child(ren) to attend tertiary education	10%	12%	8%	7%		
Total -	432	314	267	119		
	100%	100%	100%	100%		



Q30. On a scale of 1-10 where 1 = Strongly Disagree and 10 = Strongly Agree. Thinking about your family as a whole, please rate the following aspects of access to tertiary education for all of your children?

		Distance from the family home	Costs of relocation	Cost of living away from home	Access to government support services such as centrelink payments
Characha Disasana		6	4	3	8
Strongly Disagree		1%	1%	1%	2%
2		4	0	1	5
2	_	1%	0%	0%	1%
2		8	8	1	5
3		2%	2%	0%	1%
1		7	5	6	13
4		1%	1%	1%	3%
-		31	31	14	31
5		6%	6%	3%	6%
		22	11	14	17
6		4%	2%	3%	3%
7		38	43	28	36
7		7%	8%	5%	7%
0		69	67	50	61
8		13%	13%	10%	12%
		46	56	81	59
9	_	9%	11%	16%	11%
Chan a sha A sansa		285	291	318	281
Strongly Agree	_	55%	56%	62%	54%
	Total —	516	516	516	516
	· Jui	100%	100%	100%	100%
MEAN		8.59	8.76	9.09	8.57



		Total
Relocation costs		34
		7%
Financial costs of living away from home		116
		22%
General financial costs		224
		43%
Psychological costs of living away from home		18
rsychological costs of living away from home		3%
Student having to work to afford to study		18
		3%
Eligibility for Youth Allowance or other government assistance		52
Eligibility for Touth Allowance of other government assistance		10%
Distance from institution		138
Distance non institution		27%
Access to accommodation		31
Access to accommodation		6%
Access to appropriate courses -		4
		1%
Personal motivation		2
reisonal motivation		0%
Part time ampleyment appartunities		2
Part-time employment opportunities		0%
No limit / Not applicable		7
No limit/ Not applicable		1%
	Total —	516
		100%

Full unedited responses can be found within appendix A, pgs 34-44



Q32. On a scale of 1 to 10 where 1= Strongly Disagree and 10= Strongly Agree. If available, please rate each of these 'access allowance' payments as to whether this amount would be THE DIFFERENCE between your child attending tertiary education or not.

		\$2,000	\$4,0	000	\$6,000
Strongly Disagree		121	4	1	13
Strongly Disagree		23%	99	6	3%
2		67	13	3	2
2		13%	39	6	0%
2		46	2.	5	10
3		9%	59	6	2%
4		34	20	5	6
4		7%	59	6	1%
-		96	9:	1	41
5		19%	18	%	8%
		31	34	1	23
6		6%	79	6	4%
_		15	6:	1	33
7		3%	12	%	6%
0		29	59	)	38
8		6%	11	%	7%
0		4	3	7	36
9		1%	79	6	7%
Character A care		73	12	6	314
Strongly Agree		14%	24	%	61%
	Total —	516	51	6	516
	Total	100%	100		100%
MEAN		4.45	6.5	9	8.55



## **Appendix**



Ability to be able to afford them living away from home

Absolutely costs total, accommodation, limited residential college places. Cost of living rent, electricity, travel, these all add up. Whereas had we lived within public transport access to tertiary education, our daughter would have lived at home, which would have been a considerable saving on total accommodation costs. Our second child went through ADFA simply because he could see we could not manage a second lot of tertiary support (ADFA is not everyone's solution). We were also in exceptional circumstances when our daughter commenced so she received Youth Allowance then transferred to independent Youth Allowance

Access to a good secondary education in a small town leading to lower ATAR results, limited subject choice

Access to accommodation

Access to financial assistance and difficulty in finding regular work

Access to government support services

Access to living away from home allowance

Accessing some financial assistance to live away from home for geographically isolated students

Accommodation

Accommodation

Accommodation and living away from home expenses

Accommodation cost in Perth

Accommodation costs and living expenses

Accommodation costs as we do not have property in Perth. Therefore, our daughter will be forced to rent

Accommodation in the city that is affordable

Accommodation, distance and financial challenges

Affordability

Affordability

Affordable accommodation

Affordable assisted accommodation near university

Airfares, distance to travel home

Although we are not quite there yet (Children have not yet left high school), it is VERY worrying to start thinking about the high costs of a university education for our children - so the answer is 'financial'

Any reductions in Youth Allowance payments and the decrease or withdrawal of any start up allowances/scholarships (Centrelink)

Asset test on low performing assets like farms

Assets on paper that do not equate to disposable cash

Assistance from the government

Available funding towards startup grants

Because of going to boarding school they were unable to obtain weekend work to build up the independent status at their time of doing tertiary. Distance and cost

Being able to afford it

Being able to afford the university and living costs to attend universities

Being able to support our child with the cost of tertiary education

Being away from home for years, as that is all they are used to

Being isolated where we live, transport is expensive, there is no public transport and nowhere for them to live closer.

Challenges of fitting into city life and city people

Continual financial requirements - eg accommodation, food and living expenses, uni fees

Cost

Cost

Cost

Cost Cost

Cost

Cost

Cost



Cost
Cost
Cost and distance
Cost and living in a city
Cost of accommodation
Cost of accommodation and cost of living away from home. Also, the access to suitable tertiary courses
Cost of accommodation and food and travel
Cost of accommodation/living and associated fees - we make sacrifices in many other areas because we see it as very important
Cost of college fees, text books, general living expenses
Cost of education - low assistance
Cost of financial support
Cost of having a child boarding as well
Cost of having to live away from home
Cost of living - accommodation
Cost of living and accommodation
Cost of living away from home
Cost of living away from home (college fees)
Cost of living away from home and lack of family support day to day
Cost of living away from home as well as covering the cost of studying



Costs caused by distance

expenses

#### Q31. What would you say is the main factor limiting your child's access to tertiary education?

Cost of living away from home especially rent and travel Cost of living away from home when unable to obtain part time work and only get a portion of Youth Allowance Cost of living away from home, finding suitable accommodation Cost of living away from home, too remote for any other option Cost of living away from home Cost of living away from home Cost of living away from home Cost of living away from home. More expensive than staying at home Cost of living away home Cost of living expenses ie accommodation, food, transport Cost of living in the city Cost of living, having to set up second and third home to allow them to access education (two different universities in two different cities) Cost of maintaining child away from home - having to duplicate accommodation, transport, etc Cost of moving away from home Cost of relocating a large distance away from home, and age (too young yet but not for long) Cost of relocating and living away from home Cost of relocating and living away from home Cost of relocation Cost of relocation Cost of relocation to a larger centre Cost of rental accommodation when living in Perth Cost of residential fees for accommodation Cost of supporting this Cost of supporting your child with accommodation in the absence of the option of living at home Cost of tertiary education and relocation Cost of the necessity of living away from home Cost of travel and accommodation Cost of traveling to and from the family home to the city where tertiary education is offered Cost to live away Cost to live away Cost to move away Cost will be the major factor Cost will determine which tertiary education, he can afford to attend Cost, distance, relocation Cost, financially and the inability to enjoy the optional extras that tertiary students enjoy and need to be involved with to be in with peers Cost, in relation to distance, taking into account the cost of 6 years of boarding school/child previous to tertiary Cost, location, safe accommodation Costs Costs Costs Costs Costs Costs - relocation, living and traveling home. Due to financial pressures and being in another state children only come home at Christmas as they have work commitments to supplement their incomes and there is no job opportunities here at home Costs and effort of relocation Costs and isolation Costs associated with accommodation and living Costs associated with relocation

Costs for country students are very high, and students have to spend all holidays and spare time undertaking casual employment to help with



Costs involved
Costs involved with re-locating
Costs of accommodation, general everyday expenses, costs of traveling back to part time work to earn money to support herself in a small way.
Costs of accommodation and living expenses and proposal of increase in university fees that will no longer be covered HECS
Costs of living away from home
Costs of living away from home
Costs of living away from home and relocating
Costs of living away from home and relocating in the city
Costs related to living away from home, i.e. rent, etc
Costs travel, accommodation cheapest available was \$5,600 for year and not pleasant, living expenses
Courses not available at closest university to home, they needed to travel to a further university
Current Centrelink payment rules & regulations make it extremely difficult for kids to pay for tertiary education
Desire
Distance and cost of relocation
Distance
Distance - we are on a remote sheep/cattle station NE Broken Hill in the far west of NSW
Distance & cost
Distance & Finance
Distance & lack of public transport
Distance & therefore cost
Distance and affordability
Distance and associated costs
Distance and cost  Distance and cost
Distance and cost  Distance and cost
Distance and cost



Distance and cost from living away from home Distance and cost involved Distance and cost of living away from home Distance and cost. Distance and costs Distance and costs Distance and costs Distance and costs involved Distance and costs of the education Distance and costs related to living away from home to access tertiary education Distance and dollars Distance and expense Distance and Finance Distance and financial Distance and financial Distance and financial cost to relocate my child as they would love to have the opportunity Distance and financial limitations Distance and financial reasons Distance and financial support Distance and financial. Can't live at home and study Distance and having to relocate. Financial assistance is needed to continue with study Distance and need for accommodation in Perth and costs associated Distance and the amount of paper work and time to apply for Youth Allowance Distance and the associated costs Distance and the cost associated with no family support Distance from family home Distance from family and cost. Distance from family support /rent for accommodation and other costs Distance from home and ability to find accommodation Distance from home and lack of financial support Distance from home and relocation Distance from home, cost of, and access to, accommodation Distance from tertiary education Distance from the family Distance from the family home and finding suitable affordable accommodation Distance from the home and the money expended for visiting, they are still kids who need family guidance and reassurance Distance from the tertiary institution and the cost of living away from home Distance from the university and having to relocate Distance is our greatest limitation and, of course, the costs of overcoming that distance to reach education facilities... Distance to tertiary education Distance to tertiary institution (interstate) plus high costs involved with relocation, cost of living and cost to return to family home usually once a year due to work commitments Distance to the tertiary institution Distance to travel from home to the institution - expensive to travel -& no close family support Distance traveling and costs associated with living away from home Distance, finances and we are sometimes snowed in during the winter months



Distance. She did distance education, and then boarding school due to geographical isolation, so university is 1000km away
Distance/cost
Eligibility for allowances if we experience droughts or other factors that affect our income
Eligibility to get into uni
Emotional support for young adults will be difficult because of distance from family
Expense
Expense
Expense
Family asset test
Family income. Over \$150 000 as it's farm based income with distance related expenses
Family support
Fees and bus supply
Financial factors
Finance
Finance
Finance
Finance
Finance - ability to find part time work to fit with study timetable
Finance & distance
Finance and distance
Finance, distance
Finances
Finances and distance
Finances and lack of off-farm employment opportunities in a remote location during the holidays without also incurring the cost of living away
from home
Finances to support attendance/access
Finances.
Financial
Financial Financial
Financial
Financial Strength Control of the Co
Financial



Financial **Financial Financial** Financial - costs of living away from home and relocating to urban areas Financial - lack of government support Financial and location Financial assistance Financial assistance Financial assistance Financial capacity to meet costs associated with a tertiary education Financial circumstances Financial constraints Financial constraints Financial constraints and distance Financial constraints of moving from home (country) to the city to study Financial constraints require the children having to defer from study for at least 1 year Financial cost Financial cost of distance Financial cost of living in the city, accommodation and fuel, parking, food. Travel to visit home Financial costs Financial costs Financial costs - after educating them at boarding school it is like another 4 years of boarding school Financial debt of the farm Financial due to living away from home Financial factor Financial implications Financial strain Financial support Financial support Financial support Financial support Financial support Financial support - the beginning of the year costs (rental bonds, upfront rent, furniture for units, upfront uni costs) are enormous. Onsite college costs are huge too as these have to be prepaid Financial uncertainty that the commitment your child makes to go to uni will be affordable as your child generally does not have a guarantee that they will receive any financial assistance when they commit to a tertiary course. Also having to live away from home for extended periods Financial, but I place a huge emphasis on education, this strongly encourages the children to continue with their education - so we go without at home. Financial, logistics, unable to be involved in family relationships, i.e. weddings, birthdays, funerals etc. Financial. Eligibility for financial assistance limited by asset-rich, cash-poor parents. This was my experience and the sole reason why I didn't attend university 10 years ago. Wanted to but couldn't afford it. Now can't afford it time-wise with children of my own, and still cost-prohibitive to study external Financially not able to help them Finding employment to fit in with study hours, having to fully support themselves, cost of living

Finding safe and secure reasonable accommodation for them to live in

Finding suitable accommodation and dealing with living away from home expenses

Finding the money

Fortunately we both have good jobs, otherwise our eldest would have had to restrict her course selection to what was offered locally, not being eligible for Youth Allowance nor wanting to delay studying to become eligible for the independent allowance

Funding to be able to study full-time without having to also work long hours. We (my son and I) have had to physically attend Centerlink on 14 occasions in 3 years to maintain its payment!

Geographical distance

Geographical isolation and cost



Getting no financial assistance from the government for them to live away from home. If we lived in Adelaide, I would not expect assistance, as the children could live at home. They are disadvantaged, as they have to find work, which leaves them less time for study, yet students that live at home do not have that imposition, and the added stress this causes. The lack of financial assistance also means we get to see them less, as we cannot afford for them to come home very often, again more stress not applicable for metro families

Government funding because 5 yrs of boarding school is expensive enough & then we have to pay for uni and living somewhere!

Having to defer study for two years in order to qualify for independent Youth Allowance. Simply defers their income-making ability

Having to find financial support to be able to continue study. Limited external options and support for external studies

Having to leave home

Having to leave their home and family to study - not financially but just being pulled out of their home area

Having to move so far away to an unfamiliar city to access tertiary education, and the cost of doing this

Having to relocate to attend university, living so far from home

Home support. Accommodation and living expenses (power/water, etc.) are added costs that many of our city counterparts do not have to contend with due to the support of the family unit/home

Inability to access independent Youth Allowance until 18 months after leaving secondary school

Income

Isolation

Isolation

Isolation

Isolation and relocating costs

It has to be the financial factor. It is so expensive to rent in Brisbane, which makes it very hard for the kids to study full time without working big hours if they can get a job

It will be lack of financial assistance - at the moment we qualify for Youth Allowance (dependent), but next year may not. Then it will be a real struggle to afford to continue

Just started, irrespective of cost. Am low income single parent, very remote, two kids. Who knows how we'll go?

Lack of accessible accommodation for them to live in major regional centres and the high cost of renting

Lack of financial assistance.

Lack of financial support

Lack of funding

Lack of funds

Lack of funds

Lack of government assistance

Lack of support from Centrelink

Limited funds and accommodation/buying or renting expenses to be able to help and support your children's dreams to succeed in tertiary education many kilometres away from their family members, farm, and home base and having to relocate and live in a city environment

Living away costs

Living away from family

Living away from home

Living away from home and the distance to return home to visit

Living away from home costs

Living away from home expenses

Living cost

Living costs away from home

Living expenses

Living expenses - need to have Youth Allowance - live-in college placements - challenges of moving to a university town

Living out of town with no public transport and our town doesn't have tertiary facilities

Living remotely

Location

Location

Location

Location and money

Low income family

Making sure the family farm is running a profit otherwise we wouldn't be able to support our children



Money
Money
Money - costs of living away from home
Money for extremely high rentals in Darwin
Money to cover living away expenses for regional and isolated students like Assistance for Isolated Children payment that is receivable up until
year 12. This payment carried over to tertiary education would solve this problem
Money, or lack of
Money. It is so expensive when your child can no longer live at home. We are 560km from Adelaide so it is even too expensive for our daughter to come home to visit for a weekend. She only visits in holidays
My child works his guts out during holidays to earn the money to pay accommodation, etc. The biggest drawback is the 18 months required
before eligible for independent Youth Allowance
My children hold down employment whilst studying, and this is extremely difficult to give full attention to study-then report to Centrelink-not
simple
N/A
N/A
Need to live away from home
No assistance.
No issue
No limit if they really want to do it!
Not able to access funds as we are at the limit of borrowing from the bank!
Not being able to live at home
Not broad enough tertiary options available for Agriculture and/or Agribusiness subjects within closer proximity to Central Queensland. Closest offering a wider field of Agriculture options is in the SE corner
Not getting any assistance due to the our income which can vary dramatically from year to year depending on the season
Ongoing costs and also having time to work to support themselves while studying full-time
Our daughter is easing the financial pressure of tertiary education by working while studying
Our financial situation
Our inability to access any financial assistance
Our income may drop too much = no support for tertiary education. Farm ownership asset calculation = no Youth Allowance
Overall cost due to distance
Parent's asset rich depending on seasons and commodity prices for cash flow
Parental assets as our children are a part of our farming financial structure
Providing accommodation
Public transport, distance
Qualifying for Youth Allowance
Quality of primary and secondary education, costs of all levels of education/child
Relocating from home
Relocating to Perth to be able to support themselves and study without family also living in Perth
Relocation
Relocation and living from home costs



Relocation and the cost to keep them away from home

Relocation costs

Relocation costs

Relocation costs and finding paid employment during study to offset cost of living

Relocation costs and living costs on a weekly basis

Relocation, cost

Remote location and costs of living away from home to study

Remoteness, no access to funding to help send country kids to uni, have put all 4 through boarding school because no schools, now they have had to come home and do their chosen courses through distance education. Not Fair! We are the forgotten out here and our children suffer

Rental costs in Melbourne and Canberra where my children are currently studying are very high, one daughter has spent 50% of first semester sleeping in a swag while trying to find accommodation that was affordable. Connecting to the internet & associated costs also add up. Travel costs to & from home to university very high and not direct, so all have bought cheap vehicles to keep connection with home & family. Ongoing vehicle costs high for the age group. Youth allowance essential

**Rural location** 

Skills to access part time work

Suitable affordable accommodation

Suitable, not expensive accommodation

Surety of being able to 'get' Youth Allowance and attendance scholarships

The ability to pay for all course expenses, relocate our child, support our child enough that work commitments don't interfere with her ability to study successfully

The access to help to navigate our way through any tertiary assistance is impossibly challenging

The combined costs of boarding, relocation, transport and living

The cost and the distance

The cost as the family has siblings close in age

The cost involved, particularly after years of costly boarding school

The cost of accommodation and living expenses outweigh their weekly pay. As there is not a TAFE or many businesses to take on apprentices near by, living away from home would not be an option

The cost of accommodation and relocating

The cost of education

The cost of giving my children the same kind of environment to comfortably access tertiary education that city tertiary students take for granted.

The cost of living away from home and the lack of jobs available to help fund this

The cost of living away from home

The cost of living away from home
The cost of living away from home

The cost of living away from home

The cost of living away from home

The cost of living away from home and no government support until he has gained independence. Not easy when you're farmers

The cost of living away from home as dependent young adults

The cost of living in Adelaide, rent, food, fuel, amenities

The cost of relocating and cost of every day living

The cost of relocating and living away from home

The cost of relocating, finding affordable accommodation and part-time work (that does not impact on their study) to help cover living expenses.

The cost to live away from home. We currently have one child at university living away from home and we are paying his accommodation costs on credit. We would not be able to continue to do this for the 2nd child which is unfair to him. There should be consideration when assessing government financial support. The fact they, the children, have to leave their home and their family life

The cost. The Youth Allowance doesn't go anywhere near covering the costs of living away from home, yet they are restricted from earning too much

The costs as they have to live away from home

The costs involved



The costs of living away from home

The distance away that we live will mean that they will have to live away from home to access any tertiary education

The distance of tertiary education, and all the psychological, physical and financial hurdles associated with each individual child. Different with each one of them

The expense of having to live away from home

The expense of living away from home to access tertiary education

The feeling that they are putting a great burden on the family financially. We support them and are happy to do that, but it is difficult. I have six children and all have gone/will go to university. I have three at university this year. It is not equitable that my children have cousins at university who live at home and access the Youth Allowance when my children are told they are not eligible and we pay up to \$500 a week for them to live away from home

The main factor and obstacle that affected our children's access to tertiary education was having to relocate so far from home this added an additional burden which was challenging to meet and now affects our retirement as we have to work longer to try and save for retirement as it took all we had to educate our children so far from home

The main factor is a combination of all of the above - particularly not being able to access relocation and living away from home allowances. There is great inequity in the qualification criteria for Youth Allowance which greatly disadvantages farmers who live and work on their own properties

The need to go and live in the city

The need to live independently away from home. Basically you need to run two households which is financially draining

The need to work to provide the funds to complete study and be independent

The unfairness of the \$150,000 parental income test on independent Youth Allowance

Their ability. If they want to go and are good enough then we will arrange it. Financial assistance would be nice but it will not "limit" them/us

Their own personal motivation. If they want it badly enough they always get a job to support themselves through uni - that's what I did (never got a cent from the government or my parents when I was at uni)

They didn't want to study

They keep changing the income amounts earned and rules for being a dependent

They would not be able to attend without extra financial support

Time. He works 3 jobs as it is

Total cost

Total lack of financial assistance from Government, as they are not eligible for Youth Allowance. Cost of accommodation food and course fees

Transport and accommodation costs

Tyranny of distance

Unable to access assistance from the government

Unable to live at home after 6 years away for secondary schooling

Unable to obtain any help in the way of Youth Allowance or Rent Assistance

Uncertainty about repeated changes to eligibility for independent Youth Allowance

Unfortunately not the answer you are looking for but finding the appropriate course to study followed closely by distance to it

We could afford to support our children whilst studying, but their access to Youth Allowance made a huge difference in their belief that they were not a drain on family finances. The distance from home, especially in the early years of tertiary study and the inability to visit home were matters that affected their well being. We had to really support emotionally two of our children to stay and complete their studies

We have told all of our other children that we simply cannot afford to pay their expenses when they study, particularly when they study extremely demanding courses such as medicine and law. While we are extremely proud of them we are actually stretched beyond belief. The girls have very little money to play around with

When my first child in particular went to uni, we needed all the help we could get to find suitable accommodation, relocate and generally assist. We just did not have the money available to do it, and our son who had worked at home to make enough money for a little rubbish car, had to run pizzas 5 nights a week as well as doing a double degree. Can't tell you how difficult it was for him

Where they study was more to do with scholarships they received and uni costs, than a particular uni of their choosing

Where we live

Whether we as a family are prepared to make the financial and personal sacrifices to make it happen

Without Youth Allowance, my children would not be able to attend uni. The need to work to supplement the Youth Allowance is a risk to their success that they have to manage at the tertiary level