



**A new funding system for Tertiary  
Students from Rural and Regional areas**

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## FOREWORD

One of the things which enticed me into politics was the desire to do something about the inequity in educational opportunities for regional and rural students. I recognise these inequities exist at school, trade and tertiary level, but the purpose of this document is to propose some solutions to the unfair difficulties faced in accessing a tertiary education, that many who live in the city take for granted.

The financial and emotional stress of leaving home and having to cope with the day to day pressures of house-keeping, transport difficulties, juggling the part-time job needed to support them and the obstacles to government support posed to property and business owners by the Assets Test, all conspire to make the path for regional and rural students more difficult than their city based peers.

Contained within this paper are my recommendations for a policy which addresses many of these issues. The adoption of this report will not fix every problem, but I believe those who live in the country will recognise a fair and genuine attempt to improve what has long been one of the key determining factors in a much lower rate of tertiary entry and completion than the community average.

I have circulated this paper amongst my colleagues and I have been encouraged by their support, it is under the consideration of the Shadow Minister and I will continue to lobby for it to be adopted as Coalition policy in the lead-up to next election.

By electing to put this document in the public domain, I am hopeful of eliciting support from the wider community to bring about the changes needed to address these obvious inequalities in our education system.

## Recommendations

- That the income and assets test be reviewed for students of families from regional areas so that it is more equitable for farming families with higher assets and low incomes. That this also takes into account non farming middle income families who live in rural and regional areas and need to support their children's high education costs in metropolitan areas on minimal income.
- That the Qualification for payment of Youth Allowance as Self Supporting through Paid Employment should be reduced on a pro-rata basis from 18 months to 12 months and that the amount required to be earned to qualify should be 50% of Wage Level A of the Australian Pay and Classification Scale (Currently equivalent to \$12567).
- That a "Living Away from Home Allowance" be established to be automatically available to those not eligible for Youth Allowance who are forced by geography to live away from home to access tertiary education and that this rate be the same as that available as Rent Assistance.
- That there be a significant increase in Rent Assistance/Living away from home Allowance to more accurately reflect true costs of living away from home (Ref Pg 7-9) and the financial disadvantage experienced by those who must access the Youth Allowance / Rent Assistance package. Proposed that the allowance be raised to 75% of the students rent obligation to a maximum allowance payable of \$120 per week.
- That the current scholarship system be reviewed to allow students who qualify for the proposed "Living Away from Home Allowance" be entitled to apply and qualify for the Commonwealth Education Cost Scholarship (CECS).

NB: It is worth noting that many believe the eligibility criteria for Youth Allowance should accept the necessity of living away from home to attend a tertiary institution as “Unreasonable”, thus allowing qualification for payment under current guidelines. (Ref Pg 11, Determining Independence for Youth Allowance).

## The Issue

### **The inability to access Government financial support caused by the eligibility criteria for Youth Allowance for Rural and Regional Students who must leave home for Tertiary Education.**

*“If there exists a significant population in one location, governments deem it the responsibility of the tax payer to provide services on site. If a smaller population exists in isolation, governments see it as the individual’s responsibility to find ways to access those same services not the tax payers.”*

There is an imbalance in the participation in Australian higher education between rural and urban students which is unacceptable. This lower participation has a far-reaching consequence for the development of rural Australia and for the nation as a whole. Many young people from Rural and Regional Australia live in areas where there is no access to Tertiary Education. This means that they must travel away from home to live near a tertiary institution. The annual cost to do so is estimated to be in the vicinity of between \$15-\$20,000 per year. (*Regional Young People and Youth Allowance: Access to Tertiary Education, Pg 10, Godden, N, Nov 2007.* Given that many courses at a degree level may take three to four years this can cost the rural family between \$45-\$80,000 per child and may mean that a tertiary education is simply financially out of reach for country students. The only other method of financial support available besides limited scholarship access is Youth Allowance. The eligibility criteria for Youth Allowance is very limited and relies on either an income and assets tests, which is almost impossible to meet for many rural families who have land and machinery, or for the student to attain “independence” which must be at least 18 months after leaving school. The current Youth Allowance eligibility criteria disadvantages Regional Australians who must leave home for tertiary study and widens the divide between regional and urban Australia exacerbating the shortage of skilled young people who are willing to work in rural and regional areas.

## **Executive Summary**

The cost for students from rural and regional areas to gain a tertiary education has prohibited them from participation in Australian higher education.

There have been several reports and forums researching this anomaly including reports by the Higher Education Council and the Equal Opportunity Practitioners in Higher Education in Australia who met as recently as July 2008 (see reference list). In all instances each report and forum has recommended an overhaul of the current student support system to include a fairer and more equitable form of income support and recognising the extra financial and emotional burden that students from rural and regional areas face when moving away from home to access tertiary education.

The current income support system does not adequately support regional young people to participate in tertiary education. The income and asset qualifications for families such as farmers who are required to have large amounts of machinery and equipment to run their farming enterprise disadvantages their children when trying to claim some support as they are not able to qualify for any support. Many may have large assets but little income particularly in areas which have been hit by drought, lower commodity prices or lack of water in horticultural areas. Those who may not be farmers and yet live in rural areas and run small businesses or work in rural industries have also been affected and may only rely on minimum incomes to survive. The income thresholds for Youth Allowance eligibility are so low that the students of these families also do not qualify and yet their children are faced with the same considerably high cost to move and to live in metropolitan areas to be able to access tertiary education. The only other option of accessing income support is by taking a gap year to qualify for Youth Allowance as an "independent" person and then having to wait 18 months to be able to claim.

Rent assistance is available only once the young person has qualified for Youth Allowance and does not take into account the recent sharp rise in rent accommodation costs which leaves a considerable accommodation cost for the young person or their family to meet.

Scholarships are available but in the main are aimed at those who qualify for Youth Allowance which excludes those who don't qualify at all and for those who have taken a gap year and must wait for 18 months to claim, often miss out for the whole of that year as well. There is also a lack of scholarships with only 313 offered between all universities in South Australia in 2005 (DEST Higher Education Report 2005).

The current system is inequitable and does not give young people from rural and regional areas the same opportunity as students from urban areas. It places them at a disadvantage and places a barrier and disincentive when trying to access tertiary education which is a denial of their basic human right. It also places their families and the student under considerable financial and emotional stress at a time when they have to leave home and try to be successful in their study aspirations.

This imbalance has far reaching consequences for the development of rural Australia and the nation as a whole.

## **Background**

Regional Australians comprise 36% of the nation's population however only 17% of University students come from regional areas (ABS 2004).

When surveyed more than half of all year 12 students indicated that their preferred option when leaving school would be to access a University Education. (*Rural and isolated school students and their higher education choices: a re-examination of student location, socioeconomic background, and educational advantage and disadvantage commissioned report no. 62*, 1999, James, R, et al). As shown in Table 4.2 the option of University education was by far the highest priority for students. This was the case even to Low access students (those who lived more than 300km away from the tertiary institution)

Table 4.2 Preferred Activity When Leaving School, by Location (Per cent)

	RURAL			URBAN	All
	Low access	Medium access	High access / rural	High access / urban	
Study full-time at university	46.0	53.4	49.6	54.5	51.1
Study part-time at university while working	9.0	9.4	11.6	13.5	12.0
<b>Subtotal</b>	<b>55.0</b>	<b>62.8</b>	<b>61.2</b>	<b>68.0</b>	<b>63.1</b>
Study full-time at a TAFE college	11.7	8.7	7.5	8.8	9.2
Study part-time at TAFE while working	9.6	7.5	7.9	8.8	8.9
Work in family business	1.2	0.5	0.9	0.3	0.7
Take an apprenticeship	10.7	10.0	9.6	4.7	7.4
Work in a full-time job	8.3	6.8	7.2	4.9	6.3
Other	3.4	3.7	5.7	4.4	4.4
	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Low access* more than 300 kilometres to a university  
*Medium access* 151-300 kilometres to a university  
*High access/rural* less than 150 kilometres to a university and home postcode classified as rural  
*High access/urban* less than 150 kilometres to a university and home postcode classified as urban

The above table provides a stark comparison to the table below when looking at the numbers of Year 12 students from Rural and isolated areas who make up the university population. This data has been taken from 1996 statistics. (*Regional Participation in Higher Education and the Distribution of Higher Education Resources across Regions, 1999*, Stevenson, S, et al)

**Table 2 Participation rates of 19–21 year olds by zone classification of regions (at August 1996)**

Zone classification of regions	Number of regions	Population 19–21 years	Participation rate	
			University	TAFE

Metropolitan	185	472 404	26.6%	13.3%
Non-Metropolitan	105	208 666	18.8%	9.8%
<i>Rural</i>	71	143 919	20.6%	10.6%
<i>Rural/Remote</i>	28	55 745	15.8%	8.3%
<i>Remote</i>	6	9 002	9.6%	7.2%
AUSTRALIA	290	681 070	24.2%	12.2%

**Sadly the proportion of regional university students has decreased since that time from 20.6% to 16.7% (DEST Higher Education Report 2005 p.15) as shown below.**

Table 2: Equity groups in higher education, 2005

Equity Group	Number of Students 2005 <sup>(a)</sup>	Share of Domestic Students 2005 <sup>(a)</sup> (%)
Students from low Socio-economic (SES) background <sup>(a)</sup>	102 394	14.5
Students from a non-English Speaking Background <sup>(b)</sup>	26 314	3.7
Students from rural areas <sup>(c)</sup>	118 021	16.7
Students from isolated areas <sup>(d)</sup>	8 520	1.2
Students with a disability <sup>(e)</sup>	27 661	3.9

Source: Selected Higher Education Student Statistics, various years

(a) Students whose home postcode falls within the lowest quartile of the population as determined by the ABS Index of Education and Occupation

(b) Students born overseas who arrived in Australia less than ten years ago and who speak a language other than English at home

(c) Students whose home address is identified as rural or isolated according to the Rural, Remote and Metropolitan Areas Classification (RRMA) updated by the Australian Institute of Health and Welfare

(d) Student equity data excludes domestic students whose permanent home address is overseas

The financial cost of moving to, and living in a metropolitan location to access tertiary education is a burden that many families and students cannot afford creating a barrier to tertiary education. This financial barrier to tertiary education is a recognised human rights issue following a *National Inquiry into Rural and Remote Education Access* in 2000. The inquiry raised concerns and stated that education should be ‘*available to all without discrimination, in law and in fact, physically accessible and economically accessible*’ (HREOC 2000a p.7).

Most metropolitan students are fortunate enough to continue living at home once completed year 12 and moving on into University. Many will have a part time job which they started during their high school years and have continued on through summer break before commencing University and often being able to continue this work during their early tertiary

education. They may also have had a gap year and gained independence to qualify for Youth Allowance and yet still live at home without having to contribute to board and lodging. This gives them a reasonable level of income for a social life, sport costs etc. They will also still have the emotional support of their family and retain their network of friends developed at school.

In stark contrast a student moving from the country will have to leave their emotional support network of family and friends, as it is often too far, and too costly to return home at weekends to maintain this. If students do travel home on weekends to try to maintain those important bonds it can be very disruptive to study and tertiary success. They must find suitable and safe accommodation, often with people they have never met before.

### **Accommodation**

The two main choices available to students are at a boarding facility, which provides students with a room and all meals, or to share private rental accommodation with others to reduce the cost of renting. Boarding facilities usually charge for the time the student is attending University (i.e. tertiary term). Costs for these facilities vary but as an example fees for boarding at Aquinas College (1 Palmer Place, Adelaide SA) are \$13040 as per table below:

<b>Cost for Country student to Board at Aquinas College - Adelaide (SA)</b>	
Weekly Boarding Cost @ \$315 per week	\$11960
Telephone Rental @\$50 per term	\$200
Application Fees and Bond	\$625 (Bond of \$500 refundable)
Building Levy etc	\$255
<b>Total</b>	<b>\$13040</b>

**Table 1:** (figures quoted are from Aquinas College fee schedule for 2008)

This does not include the costs of travel to and from Adelaide during the term or bus fees to get to and from University. It also does not take into account the extra expenses of laundry, toiletries etc which the student would normally be utilising at home if living there. It may also mean that the parents of the student will need to buy them a motor vehicle to travel to and from University as some tertiary institutions are located quite a distance from boarding facilities and bus services not available. Some lectures are held after hours and may not be accessible safely by public transport at this time.

A realistic estimation of these costs could be thus:

<b>Non Boarding Expenses for Country Students living in Adelaide</b>	
Based on tertiary year of 38 weeks	
Laundry @ \$12 per week	\$ 456
Toiletries and Sundries not covered by board @ \$20	\$760
Fuel to travel from home to Adelaide & return E.g. 600km round trip x twice per semester for student living 300km from Adelaide \$100 per trip	\$800

Extra Mobile phone costs to stay in touch with family \$7.50 per week	\$285
<b>Total</b>	<b>\$2301</b>

**Table 2** Estimate of extra expenses encountered by country students and not encountered by metropolitan students living at home.

Adding the two expenses together for a student to board in Adelaide, (South Australia) to access tertiary education the total expense equates to **\$15341 per annum or \$295 per week**

Estimates for these expenses have not included any public transport or fuel costs to travel to and from University as these costs would normally be encountered by a metropolitan student as well. The estimate includes only one trip home at the middle of semester plus the trip to and from the capital city to attend University at the start and end of term. Many students find it vital to return home more often to reconnect with family and may live even further from college than used in this estimate.

### Rental Accommodation

Boarding may not be the only option available to students and for many reasons students may decide to live in a rented unit or flat as it may be a slightly cheaper way of trying to manage accommodation. Renting can bring its own difficulties if the student has not lived away from home before as the student can often feel quite isolated not having family support and needing to cook and clean for themselves whilst trying to keep up with study. The estimated expenses for this are comparable and yet still very expensive.

<b>Estimated expenses to live in Shared Rental Accommodation</b>	
Cost per person	
Rent \$300 per week (shared with 1 other \$150 per week share)	\$7800 (must be paid for 52 weeks)
Electricity \$7.50 per week	\$390
Water	\$100
Internet and telephone (have to have telephone connection for broadband access) \$30 per month	\$360
Food \$70 per week	3640
Insurance on contents \$20 per month	240
<b>Total</b>	<b>\$12530</b>
<b>Total per week</b>	<b>\$242</b>

**Table 3** Estimated expenses based on rental accommodation in Adelaide SA

### Financial Support

Given the demonstrated high cost for country students to attend tertiary education there are limited forms of financial support available. All students applying to University are able to apply for Commonwealth Accommodation Scholarship and Commonwealth Education Scholarships. In 2005 the Commonwealth Education Scholarship was \$2042 and the Education Scholarship \$4084 (DEST Higher Education Report 2005 Pg 61). The following figures are the amounts of these scholarships which were allocated to each university.

University	Education Scholarships Allocated	Accommodation Scholarship Allocated
Flinders University	72	94
The University of Adelaide	104	79
University of South Australia	218	140
Total	394	313

**Table 4 Commonwealth** Scholarships allocated to South Australian Universities in 2005 (DEST Higher Education report 2005)

These scholarships are currently provided by the Federal Government and are aimed at students from Low Socio economic backgrounds or students from Rural and Regional areas. The disappointing problem with most of these scholarships is that **students must be eligible to receive an income support payment to be successful to gain a scholarship.** For many rural and regional students this is not possible due to the qualifications for the Income support payment called Youth Allowance. Universities offer other scholarships often funded from bequests and private families but are usually only limited to one or two per university and are hard to achieve. Some courses have more scholarships available than others but are also limited.

### Youth Allowance

Youth allowance is the income support payment currently provided by the Federal Government and payable to Youth between 16 and 25. To be eligible to apply the young person must either be independent (i.e. claiming in their own right) or be assessed under the parental Income and assets test and also the Family Actual Means test.

### **Assets test**

The assets threshold of approximately \$535,750 means that if their parents are farmers the assets that they need to run their farm well and truly preclude them from qualifying for the payment. This can be particularly difficult to appreciate or understand when farmers may have had little or no cash income over the past 3 -4 years because of the poor seasons to be able to afford to send their students away for tertiary education let alone continue to run their business.

### **Income test**

The income threshold for a combined parental taxable income for Youth Allowance is \$31,400 plus \$1230 for the first dependent child under 16 and \$2562 for each additional dependent child. The rate of Youth Allowance reduces by \$1 for every \$4 over the threshold.

### **Family Actual Means Test**

The family actual means test is another set of income tests which must be completed by those who are self employed or involved in business and is usually always required by farming families or those in other rural small business. It is a rigorous test requiring information about all household spending.

### **Exceptional Circumstances Relief Payment**

Whilst Exceptional Circumstances Relief Payment does grant the farming families children eligibility to Youth Allowance initially – once the EC funding finishes the student is reassessed under the Parental means test which can fall part way through their university education causing further financial hardship.

## **Independent Youth Allowance**

Young people are independent and exempt from the parental means test for Youth Allowance if they meet the following criteria:

### **Determining Independence for YA**

are, or have been, self-supporting through employment (conditions apply); or,

- or a refugee;
- are in State care;

- it is unreasonable for them to live at home;
- are 18 years of age or older and have a work history but who experience education or employment disadvantage;
- are, or have been, a member of a couple (conditions apply);
- have, or have had, a dependent child,
- are aged 25 years or over;
- are orphaned; or
- have parents who cannot exercise their responsibilities because they are in prison, a psychiatric hospital, or similar.

Source DEST (Dept Education, Science and Training)

To have been self supporting through employment the young person must have earned approximately \$18000 which is 75% of the maximum rate of pay under wage Level A of the Australian pay and Classification Scale . In order to earn this amount of money the young person will most likely have to defer their studies and take a full gap year between school and university. The other criteria required to meet the “independence” eligibility is that the young person cannot claim until 18 months after the date that they left school. As they will have had a gap year this will usually fall around the middle of their first year of university. This means that they must support themselves for the first half of the year but also creates another problem in that they are not able to apply or qualify or apply for the Commonwealth Accommodation or Education Scholarships mentioned above as they are not on income support. This creates a double disadvantage of not being entitled to either income support or Commonwealth scholarships in the first half of the first year.

The other issue that having to take a gap year can create is that the young person is quite likely to lose the enthusiasm for attending university after taking a gap year and may decide to not attend university at all after the year off. Initially they may be earning a basic wage for their age but as time goes on they may find themselves with limited skills and have missed the opportunity for tertiary education. In an interview that I had with the Head of Aquinas University Boarding College in Adelaide he suggested that “Students find it is that it can be very difficult to recommence studies after having a year off and the failure and dropout rate for these students is higher than those who have commenced university straight after completing their Year 12 studies, I find that I have to support these students a lot more” (Professor Denis Ralph, Head of Aquinas College 17.08.08).

### **Further obstacles with Youth Allowance**

When claiming a Youth allowance payment any liquid assets are assessed. If a young person has worked for 18 months to gain independence and tried to save for their university education they will hopefully have some money in the bank as liquid assets. Under current legislation these assets are assessed and for any cash over \$2500 that the young person has saved they must serve a one week waiting period for each \$500 over this amount to a maximum of 13 weeks. This surely is a disincentive to try and have some cash reserve to support yourself during your education.

## **Rates of Payment**

If a student has finally been successful in claiming Youth Allowance most rural students find that they are unable to live as the rate of Youth Allowance payment does not meet the cost of living and must be substantially subsidised by the student's family. Barring the usual quarterly CPI increase the rates of Youth Allowance payment have not been looked at or changed for some time. There is no recognition in the rates of payment for the higher cost encountered by rural students who have travel costs and higher accommodation cost when compared to their urban counterparts. The disappointing fact is that urban students are also able gain Youth Allowance at the independent rate and continue to live at home with their families whilst they study at University which is a considerable saving on accommodation and living expenses.

For the student from a rural area this is at a time of considerable stress. They must move away from their families and friends and try to settle down to a new style of study at a tertiary institution but are aware of the considerable financial strain that this may be placing on their families. Many feel that they need to work to try and reduce this financial burden. A recent study by Claire Callender (2008) looked at 'Impact of students paid work on their actual marks and degree results...' (Callender 2008, 359) identifying that 'the more hours students worked, the greater negative effect.'(ibid,359).

### **The rate of payment for Youth Allowance**

Single, no children:

- aged under 18, at home	\$194.50
- aged under 18, away from home	\$355.40
- aged 18 and over, away from home	\$355.40
- aged 18 and over, at home	\$233.90

(Source - A guide to Australian Government Payments – FAHCSIA, DEEWR, 1<sup>st</sup> July- 19<sup>th</sup> Sept 2008)

The difference between the "at home" rate (\$233.90) and the "away from home" rate (\$355.40) equates to \$121.50 per fortnight or \$3159 per annum which is a very minimal amount to try and cover such increased expense in having to support oneself away from home.

### **Rent assistance**

Only after meeting the above criteria as dependent or independent will the young person qualify for Rent assistance. Rent assistance is designed to assist with the cost of paying rental accommodation. Unfortunately with the recent sharp rise in property values the cost of rental accommodation has also risen accordingly. It would be realistic to estimate a basic rental cost for metropolitan Adelaide in the vicinity of \$250 to \$350 per week for a 2-3 bedroom property. The rates of rent assistance are aligned with CPI but also have not risen in line with recent increases in rental costs.

#### **The rate of payment for rent assistance**

Situation	Maximum rate per fortnight	Rent must be more than	Maximum payment if your rent is more than the following
Single, no children	\$107.20	\$95.40	\$238.33
Single, no children sharing	\$71.47	\$95.40	\$190.69
Couple, no children	\$101	\$155.20	\$289.87

**Table 5** (source A guide to Australian Government Payments – FAHCSIA, DEEWR, 1<sup>st</sup> July – 19<sup>th</sup> Sept 2008)

If a young person was sharing very basic rental accommodation costing \$290 per week (\$580 per fortnight) with one other person (\$290 per fortnight each) then their maximum rental assistance payable would be \$71.47 leaving a \$218.53 shortfall per fortnight to be found by the young person or their family.

### **Shortfalls in Current Financial Support Options**

The current Income and Assets test precludes many students whose parents have minimal incomes (currently set at \$31,400 plus \$1230 for the first dependent child under 16 and \$2562 for each additional dependent child) from being able to qualify for any substantial form of financial assistance. The only other form of support available to the family is Family Tax Benefit.

### **Family Tax Benefit**

Family Tax Benefit is available to Families whose child is aged 16 -24, not receiving Youth Allowance and parental income is less than \$102,249 (One child family)

Family tax Benefit rates per child are \$64.96 for a student aged 18-24 equating to just \$1688.96 per annum.

### **Scholarship Access**

Whilst there are scholarships available the numbers of scholarships provided by private organisations and business is limited.

Commonwealth Learning Scholarships have recently been replaced by the Commonwealth Scholarship Program which endeavours to increase the number of Scholarship places available in the future. Scholarships available under this program include the Commonwealth Education Cost Scholarship (CECS) and the Commonwealth Accommodation scholarship (CAS). One of the criteria for eligibility to apply for a Commonwealth Scholarship is that the person be in receipt of a means tested Commonwealth income support payment or prove low income through a comprehensive assessment conducted by the scholarship provider (similar to the parental income and assets test). This effectively precludes the student from accessing a Commonwealth Scholarship unless on Youth Allowance.

### **Waiting Period to apply for Scholarship if applying as Independent through Income**

As discussed on Page 11 a student must wait 18 months after leaving school if trying to claim Youth Allowance as Independent via income earned. This means that not only must the student wait to be able to apply for the payment until the middle of their first year (following a gap year) in most cases it also precludes them from being able to apply for any assistance through the Commonwealth Scholarship program.

## **Advantages of Encouraging a Tertiary Education for Young Rural People**

The Rural and Regional areas of Australia contribute vastly to the country's economy. These areas have in many instances been unfortunate enough to be affected by drought for the past 4 or so years. Many have suffered a population decline however others are experiencing a shift and restructure as mining and new agricultural practises emerge.

The need to support Rural and Regional Australian to have sustainable and vibrant communities means that the current skills shortage needs to be addressed. Young people who have been brought up in a rural or isolated area are much more likely to return to rural and regional Australia being very much aware of the conditions and lifestyles.

Many would like to return to be with family and for others there are increased opportunities in occupations such as mining, teaching and health. Many areas are unable to fill positions as people from metropolitan areas are reluctant to work in regional communities and surely this is an incentive for the current participation rates in tertiary education by students from rural and regional backgrounds to be addressed.

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