

Doing it tougher now

Tertiary students are doing it tougher now than they did six years ago, a recently released study, **Australian University Student Finances 2006** has found.

The University of Melbourne survey contacted nearly 18,000 students from universities across Australia, revealing a difficult financial situation for many with a significant impact on their study.

The typical Australian student in 2006 was now undertaking more paid work during semester: Overall, a one-third of the nation's full-time university students (35.2 per cent) are working at least 13 hours per week.

Similar reckoning for part-time students shows that 41.8 per cent of all part-time

students are working at least 38 hours per week – in effect, full-time paid employment.

Other findings include:

- Twenty-three per cent of full-time undergraduate students and 37.4 per cent of part-time undergraduate students regularly missed classes because they needed to attend employment, as did around one quarter of all postgraduate students.

- One in eight students (12.8 per cent) indicated they regularly went without food or other necessities because they could not afford them. For Indigenous students, the comparable figure was much higher, at 25.4 per cent.

- Part-time female students reported far lower levels of overall income than part-time males (a difference of \$7,060 for part-time



undergraduates, \$11,140 for part-time research postgraduates and \$12,500 for part-time coursework postgraduates), and were more likely to worry about finances than were male students.

- Forty per cent of full-time

undergraduate students, and over 50 per cent of all part-time students believed the work they were doing was having an adverse effect on their studies.

The report found that the students in the most difficult financial positions were

full-time undergraduates – especially female students – full-time postgraduate coursework students and Indigenous students.

“The study's findings with regard to paid work and the increased reliance of full-time students on work as a source of income, raises questions about what is a manageable amount of paid work for a university student in the context of the demands of full-time study and the possible effects on the quality of education,” it says.

“The findings show that the educational experience of a large proportion of students was strongly influenced by extensive work commitments and the constrained financial circumstances under which they were living.”

The report also found that the proportion of undergraduates who received non-cash assistance from parents or partners was higher in 2006 than in 2000 – assistance for meals rose from 46.3 per cent to 53.7 per cent; accommodation 41.5 per cent to 52.0 per cent; and textbooks from 15.6 per cent to 25.4 per cent.”

For undergraduates, the average income from Youth Allowance, Austudy and Centrelink totalled \$2170 per year in 2006 compared with \$2456 per year in 2000.

And more students were incurring debt through loans than in 2000. The proportion of undergraduate students taking out loans rose from 10.7 per cent to 24.4 per cent. **U**

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