

Student Income Support Survey: Full Results and Discussion 2014

Introduction

In August 2014 the AASW conducted a survey of its 750 student members regarding income and its effect on their lives and studies. The context of the survey was the AASW's ongoing campaign to increase the rates of Youth Allowance and Newstart Allowance, consistent with the [AASW's position statement](#) on the issue. One hundred and thirty-seven student members responded, which was an 18 per cent response. The results were deeply concerning in a number of different ways. This paper explains the survey and the results, and then suggests a number of further possible actions that the AASW could pursue.

The survey

Seven-hundred and fifty student members were emailed a link to a Survey Monkey and invited to take part in the survey which was described as part of the AASW campaign "to increase the Youth Allowance, Newstart Allowance, Abstudy and Austudy". The survey remained open for 18 days, with reminders to participate in the National E-bulletin and on Facebook. One hundred and thirty-seven student members responded.

Conceptually the survey was in three parts: the first section dealt with the effect of income and life of the student, the second with the effect of income on the student's studies, and the third gathered information on student members who would be prepared to help with the campaign.

Demographics of the respondents

Eighty-one per cent of the respondents were female and 19 per cent male. Only 2 of the respondents were under 22 years of age and 126 were 22 years of age or older (22 is the age at which Youth Allowance for job seekers currently becomes Newstart Allowance). Sixty-five per cent of the students who responded to the study load question had a full-time study load, 26 per cent had a part-time load, 11 per cent were external students and 6 per cent were recent graduates. Fifty-six per cent of students lived in a metropolitan area, 26 per cent in a regional area and 18 per cent in a rural area. Thirty-one per cent of the students received either: Youth Allowance (10 per cent), Newstart Allowance (4 per cent), Abstudy (1 per cent) or Austudy (16 per cent).

Results

Effect of a lack of money on the life of social work students

One of the most striking issues to arise from the survey was the number of students who skip meals because of a lack of money. Almost a third of those surveyed (31%) responded affirmatively to the question "As a student have you ever had to skip a meal because you ran out of money?" This percentage grew to 46 per cent for students who were also receiving a government allowance and to 49 per cent for those students on allowances who also reported not receiving financial assistance from parents, partners, friends or family members.

The student members were also asked “As a student have you had at any time insufficient money for any of the following? Half of all respondents (50%) reported having insufficient money for education resources, almost a third (31%) reported insufficient money for clothes, a quarter (25%) not enough for food and a fifth not enough for accommodation (20%) or medication (22%). These percentages rose substantially for those on government allowances. The major results are in the table below.

Table 1: As a student have you had at any time insufficient money for any of the following?

	% of all survey participants (followed by actual numbers)	% of survey participants on allowance (followed by actual numbers)
Food	25% (34)	43% (18)
Clothing	30% (41)	48% (20)
Accommodation	20% (28)	36% (15)
Education resources	50% (69)	74% (31)
Transport	30% (41)	55% (23)
Medication	22% (30)	40% (17)
At least one of the above	59% (81 out of possible 137)	88% (37 out of possible 42)

Consistent with the previous question, the percentages for all categories (except transport) increased further if the student members reported not receiving financial support from parents, partners, friends or family.

Generally on both these questions males tended to have higher percentages than females though caution is required in interpreting these results because of the relatively low numbers for males.

Qualitative Data (1)

In addition to the quantitative data, 58 respondents responded to the request to “please give a short description”. A selection of the range of responses is listed below.

It's been difficult to arrange to get my car serviced. It needs certain attention besides a basic service and I've not yet had appropriate funds to afford it – but I will soon (hopefully!)

Desperate for teeth work, have cut back on everything but finding it very difficult. We are going broke, fortunately I have access to a mortgage line of credit, but it's not looking good. I will be paying the education back for many years let alone the HECS debt. If I had realised this when deciding to go into study I think I might not have decided to study.

After rent there's not much left and as a social work student on placement full time I can't get paid work because I want to finish my degree.

In short, it has been impossible to survive on \$70 a week once my rent is paid. I am graduating with a credit card debt.

I grow most of my own veggies, and wear old clothes. However, I have to borrow money for the rest.

I try not to buy books and sometimes pay rent/utilities late (or very late) when emergencies crop up, such as sick kids, sudden school expenses... I forego my study and transport needs for the children's needs.

I receive \$207 per week Austudy immediate expenses each week is \$155 which leaves \$52 per week for

food, transport, medication and all other living expenses . Clothes allowance isn't an option on my budget. I have up to 12 medications that are taken daily and sometimes even with a health card I can't always afford them. Transport I have my own car but being on placement I have to travel over an hour each way to get to it and petrol costs over \$90 per week. Also being on this placement I am continually driving from one area to another with no subsidy. Like most students the cheapest food is bought with no luxuries. Some text books are very expensive and is detrimental to studies to not have them and with some texts you can't get second hand. Being on placement for 4 months you can't work as placement is full time and the time you have off you need to work on your other units for the semester. It's a catch 22 regularly access food bank and support from agencies to get by, often get lifts from other students due to difficulties keeping a car on the road'

Effect of a lack of money on the experience of being a student

A number of questions explored this issue. As shown in Table 1, in answer to the general question about insufficient money to pay for educational resources, 50 per cent of all students and 74 per cent of students on allowances reported this as an issue for them.

The results of a more specific question about the effect on lack of money on the ability to complete studies is reported below.

Table 2: Does the amount of money you receive from the Government affect your ability to complete your studies in any of the following ways?

	% of all survey participants (followed by actual numbers)	% of survey participants on allowance (followed by actual numbers)
Not enough money for all recommended texts or educational resources	37% (51)	57% (24)
Overtired from long working hours of paid employment	34% (47)	40% (17)
Need to skip classes in order to attend a paid job	19% (26)	24% (10)
Need to defer a course or reduce study load in order to work	30% (41)	21% (9)
Problem with accommodation caused by a lack of income	15% (20)	26% (11)
At least one of the above?	63% (86 out of possible 137)	86% (36 out of possible 42)

A further question was asked about how many hours of paid work the respondents would average during term time. These results are given in table 3 below.

Table 3: Analysis of Hours of Paid Work

Hours of paid work	% of all participants (followed by actual numbers)	% of participants with a full-time study load (followed by actual numbers)
25 or more	40% (55)	29% (24)
17–24	13% (18)	17% (14)
9–16	10% (13)	12% (10)
Up to 8	8% (11)	7% (6)
0	29% (39)	35% (29)
Total	100% (136)	100% (83)

More detailed analysis of the hours of paid work indicated that there were only small differences between the rates for metropolitan, regional and rural respondents. In addition respondents on allowances worked slightly shorter hours.

Qualitative Data (2)

Twenty-nine respondents gave further qualitative comment. A selection of the range of responses follow.

Previously reduced study load in order to earn more to meet needs.

Prevents me from studying full-time as the Government income is insufficient to support my family

Tired and financially strained from completing my social work student placements and studying other subjects and working!

I only enrol in three subjects a term in order to work two full days as my employment only has Monday to Friday hours. I find I miss events and workshops at uni on my work days.

It would have affected all the above if I didn't put many bills on a credit card. But I had no other option with zero family support.

I looked for part-time work but none was available, perhaps because I am an older worker

Things are ok now I work full-time, before this, I would cry every time I got a bill. I still rely on FTB A and B, and feel that the removal of FTB B will affect the quality of life for my children

At uni full-time but also have a full-time job which means I can't attend uni. But without those amount of hours I wouldn't survive. Centrelink doesn't pay enough.

Student members prepared to help with AASW campaign

Student members were asked whether they were able to help with the AASW campaign in a variety of ways. The details are contained in the table below.

Table 4: Assistance offered by student members

Type of Assistance	Number of respondents	Respondents who gave contact details
Distribute campaign material via Facebook or Social Media	41	15
Contribute time to assisting with research	26	10
Help producing material for the campaign	9	4
Join an organizing committee	14	5
Give interview to the media (with support from the AASW)	9	4
Be part of a delegation to speak with a politician (with the support of the AASW)	17	10
Other	4	3

Discussion

The strength of the impact of lack of income on the lives of student members as well as their ability to make best use of their social work course was surprising. Not only were students on allowances affected but students who did not receive allowances were also greatly impacted. Because this survey was limited to student members of the AASW, the ability to extrapolate to the wider student community is limited. However it is worth noting, that it would seem likely that student members of the AASW may be slightly better financed than the general social work student body because they are able to at least find the \$100 student membership fee of the Association. It is likely that a larger survey of all student social workers would find an even bleaker picture. An even larger study, covering all tertiary students could potentially provide some powerful evidence for both increasing the rates of allowances and extending the eligibility.

The publication of the initial results of this study has generated a reasonably high level of interest on the AASW Facebook with 84 likes, 32 shares and 22 comments. The results of this study are also likely to be of interest to social work educators throughout Australia.

Some of the data from the study has been used in the AASW submission to the Senate Inquiry into the extent of income inequality in Australia and also in face-to-face contacts with individual parliamentarians during the ACOSS Community Sector Budget Advocacy Day at Parliament House. National President, Karen Healy, was interviewed by SBS radio regarding the survey.

Possible future actions flowing from this research

1. The AASW is investigating the possibility of a National Study of all social work students along similar lines to this study of AASW student members in liaison with the National Research Committee and one or more University based researchers
2. The AASW is investigating forming a small student member – National Advocacy Group to help advocate for increases in Youth Allowance, Newstart Allowance, Abstudy and Austudy and to widen eligibility for these allowances, and to provide a student member voice in the ongoing campaign.