

**A Submission to the Australian Universities Accord
December 2022**

**Summary of the Priorities of the Curtin Student Guild in
Relation to the Terms of Reference of the Australian
Universities Accord**

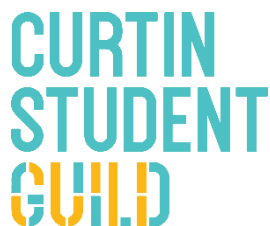
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Introduction

The Curtin Student Guild was established in 1969 to provide essential services, represent the interests and advocate on behalf of students at Curtin University. We believe that students are the key and most important stakeholder in tertiary education and that reform to Universities is of urgent need. The Guild welcomes the opportunity to make a submission to the Australian Universities Accord and has responded to the following Terms of Reference:

- Meeting Australia's knowledge and skills needs, now and in the future
- Access and opportunity
- Investment and affordability
- Governance, accountability and community
- Delivering new knowledge, innovation and capability

Acknowledgement

The Curtin Student Guild pays respects to the Aboriginal and Torres Strait Islander members of our communities. It acknowledges the Wadjuck people of the Noongar Nation and Wongutha people of the North Eastern Goldfields who are the first peoples of the land in which the Student Guild operates.

This is stolen land that was never ceded.

Alternative Formats

This submission can be made available in alternative accessible formats upon request to hello@guild.curtin.edu.au

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Investment and affordability

Recommendations:

1. Course fees fully funded by Government

According to the Australian Bureau of Statistics (ABS), 39% of people under 25 were studying for a bachelor degree in 2022 and 19% were studying for a postgraduate qualification. In 2020-21, nearly three million people owed an average of \$23,685 in study debt.¹ The number of people with debts above \$50,000 reached 278,069 (9.6% of all debtors) while the time taken to repay Higher Education Loan Program (HELP) reached an average of 9.4 years in 2020–21. The cost of higher education to students is significant with the debt load hitting young people the hardest.

HELP loans are tied to indexation and Australia's annual inflation is at a 30 year high of 7.3% per annum.² The indexation rate of HELP loans has increased to 3.9% resulting in more than \$1.9 billion of increased student debt in 2022. In 2023 It is expected an additional \$1.6 billion in debt will be owed by students as a result of inflationary pressures.³

For younger Australians, a university education is not the guarantee of increased living standards, it once was. There is now a prerequisite to have a bachelors or higher education to enter careers that historically only required on the job training. According to the Grattan Institute⁴, wealth has barely shifted in the past decade. Wider trends in the job market, including workforce insecurity and lower real salaries, impact young people's financial outcomes. Younger Australians are less likely to own a home than their parents at the same age, and those who do are taking on substantially more debt.⁵

In New Zealand the Government provides school leavers with one year of fee-free tertiary tuition. The Government plans to increase this to three years of free university education by 2024. Free tertiary education is available and successful in other countries including Germany, Denmark, Sweden and Norway.

The benefits of free tertiary education include:

- Development of human capital.
- Increased accessibility.
- Increased capabilities.
- Enhanced innovation.
- Increased productivity across the whole economy.
- Increased social mobility.
- Increased tax receipts.
- Alleviation of the gender wealth gap.
- Ability to meet the demands of upskilling Australia's workforce which is expected to require 33% more training by 2040.⁶
- Reduction of the financial burden on Generation Z who by 2055 will have 3.2 workers supporting each Australian aged 65+ compared to 7.4 baby boomers in the mid-1970s.⁴

The Australian Productivity Commission's 5 Year Productivity Inquiry: from Learning to Growth 2022 reported that rising skill levels have accounted for about 19% of the growth in output per hour in the market sector from 1994-95 to 2020-21. It also noted that education would be critical for reaping the

economy-wide benefits of automation and digital technologies — future growth is likely to involve a greater level of skill-biased technological change.

The Curtin Student Guild recommends a transition to funding of free education through the removal of fossil fuel subsidies and further adjustments to the tax policy.

Governance, accountability and community

Recommendations

1. Cap Vice Chancellor salaries and enforce greater transparency by having them set by the Salaries and Allowances Tribunal

Australian Vice Chancellors (VC) are among the highest paid in the world.⁷

Many are paid more than senior public officers— including the Prime Minister. Australian universities are predominantly funded by taxpayers, yet there is no accountability and little transparency with regard to VC remuneration. Recent estimates put VC salaries at least 10 times that of an average lecturer's income.⁸

There is a lot of discussion about VC salaries in comparison to CEOs in private enterprises. However, universities do not operate in a true competitive environment and student fees and research funding are controlled by the government.^{7, 8}

Another concern is that the increase in VC remuneration has occurred at the same time as significant staff reduction and workforce casualisation.⁹

The University Chancellor's Council (UCC) *Australian Universities Vice-Chancellor and Senior Staff Remuneration Code* allows for voluntary disclosure, making it difficult to ascertain the total remuneration of Vice Chancellors.

In the UK, universities are compelled to disclose VC salaries, pensions, and benefits to the independent higher education regulator; the Office of Students. No equivalent requirement exists in Australia. The Curtin Student Guild recommends that VC salaries are set by the Salaries and Allowances Tribunal as is commonplace for other senior public officers.

It is important for public officers in the education sector to have their remuneration set in a manner that is fair, transparent and independent from the Universities. The most appropriate bodies to set remuneration are those designated in the relevant jurisdictions of establishment or the Federal Remuneration Tribunal.

2. Change Student Services and Amenities Fee (SSAF) funding model with Federal Legislation guaranteeing recognised student unions 100% of SSAF funding

Under the Federal Government's Student Services, Amenities, Representation and Advocacy Guidelines (Representation Guidelines), universities are required to have a formal process of consultation with democratically elected student representatives regarding the specific uses of SSAF funds.

However, the amount of funding that is allocated to recognised student associations is not defined by Federal Government legislation. Only Western Australia has passed legislation to require 50% of SSAF to be allocated to student unions.

The Curtin Student Guild supports the introduction of Federal legislation that guarantees recognised student unions 100% control over the student services and amenities funding. This provides national consistency and assurance to students.

Student unions are the most appropriate providers of services and amenities that support student engagement, wellbeing and quality of education. These are the core interests of student unions unlike universities which can have conflicting and competing interests. At the same time, student unions'

ability to negotiate on behalf of the student body can be compromised by the power imbalance associated with the current precarious SSAF funding arrangement.

Student unions are the most efficient providers of services and benefits to students and are best placed to anticipate the needs of the student body at their institution. They should be empowered to expend their funding without undue restriction, influence or levies from Universities. Fully funding universal student unionism will deliver greater student experience and satisfaction.

3. Focus on student experience, delivered by students

Student unions have been recognised for their contribution to improving the student experience and satisfaction at universities. The negative impacts of voluntary student unionism are still present in universities today. It is imperative that there are policies in place which encourage students to become members of their institution's student union, if those unions are to continue to be effective representative bodies.

The student experience can be improved through dedicated government investment in democratic student organisations. These organisations have consistently been active in university policy, despite detrimental changes that have negatively impacted the student experience on campus. In order to continue to be active in shaping university policy, it is essential for students to be represented by an independent student organisation.

Many students continue to struggle with poverty and leave university with significant debts.^{10, 11} As a result, student guilds play a vital role in supporting students through financially, emotionally, and psychologically difficult times. Without an independent student body on campus, students would miss out on these essential services. The student experience at university is enhanced by high quality teaching and learning, adequate welfare support, a strong sense of community, and a robust student union that advocates for all students.

Student control of student affairs should be a key priority of any university reform process. Any measures that address student experience or provide student services must be delivered with autonomy by student organisations. All student organisations should be established as autonomous body corporates by act of parliament in the same manner as is commonplace in Western Australia.

Meeting Australia's knowledge and skills needs, now and in the future

Recommendation:

1. Incentivise international students who wish to migrate to Australia by offering Commonwealth supported places in disciplines where there is a long-term skills need

Over the next five years to 2026, the National Skills Commission estimates one million jobs will be created – more than half of which will require a university degree. According to the 2022 Skills Priority List¹², healthcare, IT, and teaching are critical areas of demand. Anglicare Australia Jobs Availability Snapshot 2022¹³, reported that nearly half or 44% of all job vacancies require a tertiary education or at least three years experience reflecting a shift towards a job market that requires more advanced skills.

Increasing the numbers of international and local students studying together is part of the solution identified by the *Australian Strategy for International Education*. Fostering more connections between international and domestic students will establish more people-to-people links within the region, mitigate social isolation and discrimination of international students, and improve social cohesion.¹⁴

While student visa requirements have been recently relaxed, there is no automatic pathway from a student visa to a permanent residency visa in Australia. However, demand is strong with 63,000 Temporary Graduate visas granted in 2020.¹⁵

Offering a proportion of Commonwealth Supported Places to international students who are enrolled in courses where there is a long-term skills need and who commit to staying in Australia for a

specified period and/or permanently will assist in meeting the demand for skilled workers. International student graduates are ideally placed as they have been educated in Australia, have undertaken local placements, have local work experience and are invested in the community.

At the same time, the university sector and governments must provide adequate support to international students who face many challenges including isolation, financial hardship, wage exploitation, visa restrictions and discrimination.

Australia is a highly respected place to undertake a higher degree by research and international students make up 57% of the research student population.¹⁶ Their contributions to Australian research is invaluable and yet only 10% of Research Training Program (RTP) funding is allowed to be allocated by universities to international students. This limit should be removed and Universities should be allowed to allocate RTP places to the best students rather than preferentially offering scholarships to domestic students who are less suitable to undertake a research degree.

2. Introduce paid placements for all courses.

Students have reported that they experience financial stress during placements because they must either wind back or stop their casual employment.¹⁷ This is an issue affecting both domestic and international students. Recent cost of living increases have only made the situation worse.

Many students are forced to work seven days across their placements, with paid work on weekends necessary to make ends meet.

It is a paradoxical situation for students who have to obtain industry experience but at the same time need to work to support themselves through university.

Only a small percentage of placements are paid.¹⁷ Typically areas where placements are unpaid are in feminised industries in skills shortage such as nursing, teaching and allied health.

The university sector needs to tackle this issue, with the support of state and federal governments, especially as Australia moves to a greater emphasis on work-integrated learning across a range of professions, it is recommended that all students are remunerated for the hours they are working in their placement, if it is unpaid. This could be achieved in the form of a universal bursary as a provision of Services Australia.

There should also be greater capacity for students to receive an interest-free HELP loan for placement and work integrated learning related expenses. We recommend the creation of a WIL-HELP scheme to assist with increased financial burdens of Work Integrated Learning.

3. Age of Independence lowered to 18 years old

The Curtin Student Guild supports the National Union of Students (NUS) recommendation (2022-2023 Pre-Budget Submissions) to lower the age of independence from 22 years old to 18 years old by 2025.

Most students who are not married or in a de facto partnership have to be 22 years old before they can access welfare support payments to assist them with cost of living expenses while they study.

Despite the fact they are legally considered an adult, for the purposes of Centrelink they are subject to means testing based on their parents combined income. An adult student whose parents' combined family income exceeds \$58,286 are ineligible for Government support while studying. In circumstances where students live away from home or who are deemed "independent" from their parents because of external factors, the NUS has noted that based on ABS data on disposable household income, students from 80% of households are ineligible from receiving government support throughout the course of their studies.¹⁸ Those students are broadly dependent on part-time work

predominantly in industries with insecure employment and low wages such as low-skill driven retail and hospitality.

According to the Bankwest Curtin Economic Centre's report *Behind the Line: Poverty and Disadvantage in Australia 2022*, financial hardship will impact people's quality of life, their security, health and sense of wellbeing.¹⁹

The *June quarter 2022 Henderson Poverty Line* report¹⁹ indicates that the following poverty line indicator potentially applies to students: "The average single person falls below the poverty line if they earn less than \$499.99 or \$616.62 per week, depending on their circumstances".

The majority of students who commence tertiary studies are under the age of 22 and they do not qualify for any Government support for all or the majority of an undergraduate degree.

The NUS has noted that students aged under 21 working commonly do not earn above the Henderson Poverty Line because wages for young people are permitted to fall below the national minimum wage.²⁰ The Curtin Student Guild further calls for the elimination of junior wages.

The Guild affirms that any reforms to the university sector or its funding must be made in conjunction with broader changes to the welfare and support systems for students.

4. Raise the Research Training Program Stipend rate to above the Minimum Wage

In 2022 the minimum RTP stipend dropped below the Henderson poverty line for the first time since 2008.²¹ The 2022 rate also falls \$3,298 below the minimum wage (after tax), this is more than 10% below the minimum wage.^{20, 22}

Research candidates are vital contributors to the academic community and deserve to be remunerated accordingly. They publish papers, present at conferences, and their findings contribute to the betterment of society and the understanding of their chosen fields. The product of their research often leads to the commercialisation of technologies which in turn strengthens the Australian economy and attracts foreign investment.

By investing in Higher Degree by Research (HDR) students by giving them a living wage students' dependence on outside work commitments can be reduced, giving them more time to focus on their research and reducing the already high levels of stress that accompanies undertaking a Higher Degree by Research.

Many students have the option to earn three to five times the stipend rate in industry as a graduate and paying them less than the lowest paid workers holds no incentive for the type of high quality mind suited for research to pursue a research degree. An increase in the stipend rate may contribute to higher quality research candidates and research outputs at Australian Universities.

Many Australian universities have already taken steps to address the underpayment of HDR students, in 2022 only eight of Australia's universities had base stipend rates above the minimum rate. Compare this with twenty-three Universities in 2023 offering base stipends above the minimum RTP rate.²³ Universities have already recognised and taken the first step in improving remuneration for HDR students, it is time for the Federal Government to follow their lead and increase the minimum rate and associated funding to an appropriate level, equal to or above the minimum wage.

Quality and sustainability

Recommendation:

1. Introduce a Duty of Care Code of Practice

New Zealand introduced a new code of practice for the pastoral care of domestic tertiary and international learners in January 2022. The Duty of Care²⁴ incorporates:

- Physical and mental health awareness and support.
- Proactive monitoring and responsive wellbeing and safety practices.
- Additional wellbeing and safety practices in tertiary student accommodation.
- Accommodation staff requirements.
- Accommodation administrative practices and contracts.
- Student accommodation facilities and services.
- Additional wellbeing and safety practices for international students.
- Reporting and publishing obligations.
- Reporting breaches of the code.
- Responding to complaints.

Students will benefit from a Duty of Care Code of Practice because:

- Mental health support services will be prioritised.²⁵
- There will be greater support for international students in a broad range of areas.
- There will be greater transparency and accountability with regard to accommodation providers.
- There will be standard protocols for complaints and resolution.

A Duty of Care provision for universities supports the recommendations of the Productivity Commission's 2020 Mental Health Inquiry²⁶ which called for better mental health support tertiary students specifically:

- Expanding online mental health support and collecting de-identified data to inform service improvement.
- Ensuring international students are adequately covered for mental health treatment and counselling services meet language and cultural diversity needs.
- Requiring all tertiary providers to have a mental health and wellbeing strategy as part of registration.
- Monitoring and disseminating information on best practice interventions by Tertiary Education Quality and Standards Agency (TEQSA) and Australian Skills Quality Authority (ASQA).

A duty of care for students will result in the sector taking the welfare of students seriously and proactively addressing the support provided to its students. A properly enforced duty of care to students with student unions central to its establishment and operation will act to address the various risks facing the university student population.

Access and opportunity

Recommendations to

1. Abolish the low completion rate requirements of Job-ready Graduates Package

The completion rate requirements introduced from January 2022 apply to students enrolled in a Commonwealth Supported Place (CSP) and those who access Higher Education Contribution Scheme (HECS-HELP) or FEE-HELP who:

- Have started a bachelor, higher course or sub-bachelor degree (e.g. diploma) from 2022.
- Are a continuing student who has transferred to a new course from 2022.

The 50 per cent pass rule means that bachelors and masters by coursework students lose access to their Commonwealth Supported Place (CSP) and HELP loans if, upon completing eight units of study, they fail 50 per cent or more. The rule triggers at just four units for sub-bachelor students. Students who are impacted by the rule have to pay the full fees upfront or change course.

The completion rate requirement is flawed because:

- Equity groups will likely be most adversely impacted.
- It encourages students to swap courses to stay enrolled or move to part-time studies.
- It could lead to higher failure rates as part-time students are more likely to fail or leave university than their full-time counterparts.²⁷
- The problem of non-participating enrolments can in part be attributed to concurrent enrolments at multiple universities which can be identified with improved government data sharing and the Universal Student Identifier (USI).
- There are different degrees and reasons why students fail and universities should have the discretion to look at individual circumstances instead of being forced to adopt a one size fits all approach.
- Increased administration on behalf of universities to identify and report on students who do not meet the 50% threshold.
- Need for increased support to assist students who are at risk or meet the criteria for low completion.
- It is expensive and resource heavy to ensure that university policy complies with the new legislation and universities may have modified processes around unsatisfactory academic progress and special consideration.²⁸
- Disengaged students are not protected from incurring debt.

2. Abolish the JRG student contribution fee bands 1-4 for domestic students

The Job-Ready Graduates (JRG) package introduced in 2021 by the Morrison Government changed the framework for the provision and funding of commonwealth supported domestic student places. These include highly differentiated pricing for students, changes to the manner in which universities receive funding for teaching and a revised formula for the distribution of additional places.

The outcomes have been:

- Universities are receiving less funding per student to teach courses
- According to the NTEU the changes deliver a 15% cut in real public funding per student and a 7% increase in average student contributions.
- The policy effectively reduces the overall government contribution to degrees from 58% to 52%, with student contributions lifting from 42% to 48% to pay for more places without extra government funding and a 6% decline in overall student related income per Equivalent Full-Time Student Load (EFTSL).
- Some students are paying up to 113% more in HECS (Higher Education Contribution Scheme) fees.

- The gap between the cheapest and most expensive course has more than doubled to \$10,550 a year.²⁹
- Failure of the assumption that price signaling could manipulate student course selection, which was one of the major aims of the legislation.
- Inflation has been exacerbated, and in some cities the increased price of education has been the main driver for increased inflation.³⁰

The *Productivity Commission's 5-year Productivity Inquiry: From learning to Growth*³¹ noted that using differential subsidies to encourage students toward courses in which there was a perceived economic or social need was flawed and that methods for comparing the relative benefits of various courses in order to decide level of funding support are not reliable or, at a conceptual level, even valid. Curtin Student Guild also echoes the concerns of The Australian Academy of the Humanities in their submission to *the Job-Ready Graduates Exposure Draft Legislation* which highlights that the JRG makes the study of Indigenous culture more expensive than medicine and fails to recognise that the study of cultural and political systems of Australia's neighbouring nation-states are of critical importance to Australia's future. Imposing more debt onto students studying courses within the humanities discipline is an unfair practice with short-sighted and baseless claims to justify it.

Higher education funding models need to be overhauled with a fairer and more equitable basis for course fees and funding until free higher education is established.

3. Increasing the repayment threshold for HECS repayment

The HECS repayment threshold for 2022/23 is \$48,361. In 2017-18 it was \$55,874. Australians commence repayment of their HECS debt at an income threshold that is only 12.6% above the national annual minimum wage of \$42,255.

This is an unacceptable burden on students in an environment of escalating inflation, interest rate rises, reduction of funding for university education, increases in indexation of HECS debt, incremental wage growth and shouldering the tax burden of supporting older Australians. The coalescing of these factors exemplifies the regressive circumstances Australian students face when choosing to commit to tertiary education.

Changes to HECS are often not based on economic theory or evidence-based analysis, but are driven by compromise to achieve specific political objectives.³²

The repayment for loans should only commence once a person has income equivalent to the full-time medium income.

The Curtin Student Guild supports and recommends the implementation of the proposed Education and Other Legislation Amendment (*Abolishing Indexation and Raising the Minimum Repayment Income for Education and Training Loans*) Bill 2022, which aims to improve the fairness of tertiary and vocational education loan schemes by:

- Raising the the minimum repayment threshold for these loans and tying it to the median wage; and
- Removing the indexation of these loans.



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